DOCUMENT RESUME

ED 385 410 RC 020 156

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TITLE Retirement In-Migration Study: Attractive Features, Economic & Social Impacts.

INSTITUTION Southern Rural Development Center, Mississippi State, Miss.
SPONS AGENCY Cooperative State Research Service (DOA), Washington, D.C.
REPORT NO SRDC-184A
PUB DATE Aug 94
CONTRACT 91-34104-6175
NOTE 83p.
PUB TYPE Reports - Research/Technical (143) -- Tests/Evaluation Instruments (160)

EDRS PRICE MF01/PC04 Plus Postage.
DESCRIPTORS Counties; Economic Development; *Expenditures; Income; Older Adults; Property Taxes; *Quality of Life; Retirement; *Rural Economics; Urban to Rural Migration
IDENTIFIERS *Retirement Communities

ABSTRACT

This study helps local leaders to identify attractions that entice people to relocate upon retirement, and to estimate the potential economic and social impact of in-migrating retirees. A group of 249 retirees from communities in Arkansas, Oklahoma, and eastern Texas completed questionnaires between June 1992 and February 1993. Although income and education levels varied greatly among participants, most were highly educated and retired from skilled or professional occupations. The most important attractive features that brought participants to their current residence varied among communities. Attractive features included scenic beauty and climate, being close to family, low cost of living, good medical facilities, and recreational opportunities. Only 26 participants reported a "most important" detracting feature in their community. Detracting features were poor medical care and high cost of living. Annual household expenditures averaged about $30,000 per year. Total health care costs were reported to be $3,195 per household per year. Study participants also paid a proportionately higher share of local property taxes that support local government and school districts. While most of their income came from sources outside the county, most of their expenditures were made in their county of residence. In summary, the households participating in the study contributed substantially to their local communities. This report. Includes many data tables and figures, and the survey questionnaire. Contains 49 references. (KS)

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ED 385 410

Retirement In-Migration Study

Attractive Features, Economic & Social Impacts

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Published by
Southern Rural Development Center
Box 9656 • Mississippi State, MS 39762

RC 020156

RETIREMENT IN-MIGRATION STUDY
Attractive Features, Economic and Social Impacts

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This material is based upon work supported by the Cooperative State Research Service, U.S. Department of Agriculture under Agreement No. 91-34104-6175 and funded in part by a grant from the Southern Rural Development Center

SRDC Number 184A

August 1994

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Acknowledgments

The authors acknowledge and thank all those who participated in this study and the people and organizations who helped organize and conduct the focus group sessions. We greatly appreciate the time and effort given by each respondent to provide us with information on some of their most personal affairs – household income and expenditures. We applaud the courteous and generous manner in which you offered opinions, comments, and advice during the research panels.

We also greatly appreciate the many local organizations who provided people and financial and in-kind resources for the study. A special thanks goes to the individuals in these organizations who provided their time and leadership to ensure in-migrant retiree participation a successful study. These people identified in-migrant retirees, solicited their participation, and helped organize and conduct the focus group panels.

We also thank Carol Sanders Reiner and Pamela Hall for their expert assistance in editing, layout and design, and typesetting of this publication. Gratitude is also extended to the Southern Rural Development Center for their financial assistance to enable us to complete the project.

Appreciation is extended for review of the manuscript to J.D. McAlister, executive director, Public Service Programs and assistant director, Virginia Cooperative Extension Service, Virginia Tech, and Albert Ortego, division leader, Natural Resources and Economic Development, Louisiana Cooperative Extension Service, Louisiana State University.

Executive Summary

A diverse group of 249 people participated in research panels held in nine communities in Arkansas, Oklahoma and East Texas between June 1992 and February 1993. All were retired in-migrants into their communities, and they came from all over the United States, with the most coming from the contiguous states and the Midwest. Although the income and education levels varied greatly among the participants, most are highly educated and retired from skilled or professional occupations.

The most important attractive features that brought them to their current residence varied among communities. The respondents of some communities said scenic beauty and climate were most important in influencing their decision to in-migrate. Others said being close to family was the most important factor in their decision to relocate. Low cost of living, good medical facilities, and recreational opportunities were also considered important features for many. A few people were attracted to the lifestyle of the planned retirement/recreation communities.

The participants listed very few negative features about their current community which detract from the area as a place to retire. Only 26 of 249 participants reported a "most important" detracting feature in their community. The two most important features that participants think detract from their community as a place to retire are poor medical care and high cost of living. Poor traffic control and being far from family and friends were also reported to be somewhat detracting features for some in-migrants. Other factors mentioned only infrequently as detracting from the area include no good recreational opportunities, an unpleasant climate, and high taxes.

In-migrants provide extensive volunteer services, although a significant number are not involved in volunteering at all. Volunteering is highest in planned communities and communities where retirees migrate in search of amenities. Some of the retirees are involved in organizational leadership in the county. Most like the community in which they have chosen to retire and feel well received, yet many of their friends are fellow in-migrants, which suggests that they are not well integrated into the community. However, in communities where people retired because of some previous association with the community, most of their friends were not in-migrants like themselves.

Most participants are registered to vote and voted in the last local election. When they vote on school millage issues, most support requests for additional funding for education. This contradicts the sometimes stated assumption that retirees do not support increases in funding for education. Retirees in the two communities with a university, Clark and Payne, indicated the strongest support for increases in school millage.

Most participants are satisfied with local government and the local tax structure, although some participants suggest their taxes are unfair.

The average level of formal education is substantially higher for the study participants than for the entire population of the county in which they currently reside. Ninety-seven percent of the study participants have a high school diploma and 45 percent have a bachelors degree or higher. This is considerable more formal education than the average for each of the three states and the nine communities in the study.

The incomes of the study participants vary greatly, although on average the incomes are higher than the average income of all local residents. The average incomes range from about $30,000 in Delaware County to $45,000 in Clark County. Sources of income also vary among community, but a large percent of income for all communities comes from outside the county. On average, 62 percent of income comes from social security and pensions. Approximately 14 percent of their income comes from dividends, interest, and annuities. Only about 7 percent of their income comes from wages and salaries.

Annual household expenditures average about $30,000 per year. Of this approximately 74 percent is spent in their county of residence. The three highest expenditure categories are taxes (13 percent), housing (11 percent) and groceries (11 percent). Insurance, gifts, entertainment, transportation, and utility expenses each account for 9 percent of total expenditures.

Total health care costs, including their cash expenses, medical expenses paid by Medicare and private health insurance, were reported to be $3,195 per household per year. Average health care expenditures ranged from $1,896 in Delaware County to $5,375 in Garland County. The study participants spent more on hospital-based health care and physician costs than for any other health expense category. Medicare pays approximately 47 percent of these costs and private health insurance covers an additional 34 percent of the total medical costs.

In addition to recurring annual expenditures, retirees purchase "big ticket" items which have a one time economic impact on the local community. Ninety percent of study participants purchased their own home, apartment, or condominium. The median value of homes of the study participants is higher than for all local residents. Therefore, the study participants pay a proportionately higher share of local property taxes that support local government and school districts. A large number of vehicles, another "big ticket" item were also purchased by the study participants within their county of residence. On average, one vehicle per household was purchased within the local county.

While most of their income comes from sources outside the county, most of their expenditures are made in their county of residence. About 74 percent of their expenditures are made in their county of residence. This ranges from 62 percent in Payne County to a high of 84 percent in Garland County. Most of the expenditures (88 percent to 90 percent) for lawn and garden, personal care, groceries, household upkeep, and utilities are made within their county of residence. Expenditures for alcohol and tobacco, insurance, entertainment, and clothing are less likely to be purchased locally.

The purchase of goods and services in the local community has varying multiplier effects that provide additional income and jobs to people from the local or surrounding areas. Including multiplier effects the purchase of goods and services by a household provides from 0.53 to 1 new job in the community. The local economic impact per household is highest in Payne County and the east Texas communities and lowest in Benton and Garland counties.

In summary, the 249 households participating in the study contribute substantially to the local community, including contributions to the social and political fabric of the community as well as substantial economic contributions.

RETIREMENT IN-MIGRATION STUDY

Project Description

Attracting retirees to relocate in a community is often mentioned as part of a local economic development strategy for many communities in Arkansas, Oklahoma and Texas. As a result, communities, business leaders, and others often ask for information about how to attract retirees and want to know the economic and social impact of retirees on their local area. This report presents the findings of a study of retirees living in nine counties in Arkansas, Oklahoma and eastern Texas.

The study was initiated to provide local leaders with information to help them identify the attractions that entice people to relocate upon retirement and to assist them in estimating the potential economic and social impact of in-migrating retirees.

Objectives of Study

There are two primary objectives of the study. First, we wanted to identify the attractive and detractive features that affect retirees' decisions to choose a place to live after retirement. Second, we wanted to estimate the economic, social, and political impact of in-migrating retirees on local economies. In addition to the two primary objectives we also wanted to know something about the demographics of in-migrating retirees, where they came from, and the extent they become involved in and support local political and social activities.

Method of Study

A questionnaire was designed to elicit information about why people moved to their current residence to retire, where they came from, if they like living in the area, and the extent they participate in and contribute to community activities. This questionnaire also elicited information about the demographics of the in-migrant retirees. To estimate the economic impact of retirees, we designed a second questionnaire to elicit information on household expenditures, where goods and services were purchased, and some detail about health care expenses.

To obtain accurate information on household expenditures and to gain an understanding of their reasons for moving to the area, we administered the two questionnaires separately. The household expenditure questionnaire was sent to the participating households at their home and the second questionnaire was administered in a focus group session. The participants were asked to complete the household expenditure questionnaire at home where they had more time and access to their records. They were asked to bring the completed questionnaire to a focus group session where they were given a second questionnaire to complete. After completing a section of the questionnaire, a discussion was held to give the participants an opportunity to verbalize their responses to the questions and to provide us with a better understanding of their reasons for their responses to the questions. The focus group format

provided insights which would not have been obtained from their written responses to the questions. The participants willingly shared their experiences and explained their responses in addition to answering the questionnaires in detail.

This report summarizes the responses to the two questionnaires. One hundred seventy-nine households completed the expenditure questionnaire and 249 individuals in 193 households completed the general questionnaire in a focus group setting.

Literature Review

A number of scholars and rural economic development specialists have focused upon retirement in-migration as an economic development option for rural communities (Hodge, 1991; Cook, 1991; Glasgow, 1990a, 1990b; Green and Schneider, 1989; Haas, 1990; Hirschl and Summers, 1982; Sastry, 1992; Crown, 1988). Reasons given include the growing proportion of the U. S. population which is elderly and, since the early 1980's, a growing proportion of this elderly population is economically self-sufficient, if not moderately affluent, and the perceived positive impact that retirement in-migration has upon the local economy (Emery, 1992; Sastry, 1992; Haas, 1990; Green and Schneider, 1989, Glasgow, 1990b). As the result of this interest, a some literature has emerged which attempts to determine why retirees go to particular rural areas (Cook, 1990) and to provide guidelines to communities hoping to attract retirees (Emery, 1992; Kerr, et al., 1991; Fagan, n.d., Alabama Department of Economic and Community Affairs, n.d.) Cook examined the relative impacts of amenities, services, and cost of living. Although her results were somewhat ambiguous, she clearly showed that patterns of in-migration of elderly retired persons to rural areas is closely associated with general migration, something that has also been shown for Arkansas in the 1980's (Miller, et al., 1994).

The exact nature of the community of destination becomes important when examining both what attracts retirees and the impacts they might have upon the community. Heintz' 1976 work is still an important source. She developed a classification of retirement communities ". . according to whether or not they are real estate developments, supervised and planned communities (including dispersed-dwelling communities, trailer villages, or retirement hotels), or full-care homes and communities" (1976:7). For her own detailed study Heintz chose the following definition: ". . however, in this study, a retirement community will be defined as a planned, low-density, age-restricted development constructed by private capital and offering extensive recreational services and relatively low-cost housing for purchase" (1976:7).

These authors focus primarily upon retirement communities which are specialized, designed and built specifically for retiree in-migrants. Some are communities or residential developments within larger, normal communities. Some are quite comprehensive communities designed, built, and managed literally like free-standing municipalities. However, retirees are also attracted to more "normal" communities which may not have any special retirement residential and service facilities or developments. Jones has developed a classification scheme designed to capture the range of communities for which retirement in-migration might be an issue (Jones, 1993). This includes (1) naturally occurring retirement communities (NORC), (2) not naturally occurring retirement communities (NONORC), and (3) planned retirement

communities (PRC) (Jones, 1993). Naturally occurring retirement communities are those which attract retirees because of special amenities, scenic beauty, etc., but which do not have any significant planned retirement community residential and service developments.

There is considerable disagreement about the impacts of retirement in-migration upon the communities of destination. Some communities are quite reluctant to adopt this strategy, expecting important negative consequences, especially upon leadership and political behavior. Glasgow (1990) and Crispell and Frey (1993) showed that retirement counties, as these were classified by the Economic Research Service, USDA, did outperform other nonmetropolitan counties in population growth, average job growth, and declines in unemployment rates. Serow (1983), and Glasgow (1990a) have examined correlations between growth of the elderly population and a variety of changes at the county level to try to determine the socio-economic impacts of retirement in-migration. Glasgow's examination of fiscal impacts concluded that retirement in-migration had not yet become a fiscal burden upon counties of destination (1990a), as many early commentators had expected.

One of the most sensitive issues is the impact that retirement in-migration might have upon local politics, especially voting on school funding questions. It is widely believed that retirees vote against school funding. The literature on this question is ambiguous. Data from Arkansas in the 1970's shows that older people are less likely to support school funding (Voth and Danforth, 1978). Older people are more likely to vote, in general (Census Bureau, 1993). However, whether recent in-migrants vote at as high rates as their age cohorts is not clear. The same data from Arkansas showed that the more recent migrants participated at substantially lower levels than did natives, or even returnees (Voth and Danforth, 1978).

Button has studied this issue quite extensively, and, in his earlier work concluded that the impact of retirement in-migration upon school funding in Florida was at least not negative (Button and Rosenbaum, 1989). However, more recently he has concluded the opposite (1992), suggesting that it may result in a significant reduction in support for public schools.

A major issue is the economic impact that retirees have upon the local community. In theory, it seems obvious that as "above average" income retirees migrate into an area, that area would benefit from the direct impacts those retirees have on the local economy (Sastry 1992, Haas 1990, Green and Schneider 1989, Voth, Miller, Woods and Cluck 1993). Several researchers have dealt with estimating the economic impacts of retirement in-migration (Hodge, 1991; Green and Schneider, 1989; Haas, 1990; Sastry, 1992). Hodge (1991) suggested an overall framework for examining the question, and several researchers have used the logic of input/output analysis to estimate the economic impacts (Haas, 1990; Sastry, 1992). Green and Schneider (1989) developed a ratio of local consumer expenditures by retirees compared to a typical manufacturing employee by using a simple accounting technique. They estimated differences between retirees and manufacturing employees expenditure levels and leakages from the local community. The resulting ratio, which has been widely publicized in Arkansas, was 3.7, in favor of retirees.

Haas performed an impact analysis of retirement in-migration in North Carolina, based upon expenditure data from 630 respondent households in a seven-county region in the western part of the state (Haas, 1990). Using reported expenditures by sector, he applied state level multipliers from the RIMSII model for the respective sectors, obtaining multipliers from

from a range of 2.33 to 1.35 per retiree household, with an average of 1.68. However, because he used statewide multipliers for a sub-state region, and, more importantly, because he apparently used the gross values rather than the margins for what are, essentially, retail expenditures, his multipliers seem somewhat exaggerated.

Sastry performed a state-wide analysis of the impact of retirement in-migration to Florida (Sastry, 1992), using the same RIMS model used by Haas. He used the margins for the retiree in-migrant consumer expenditures and state impact coefficients. His final employment multiplier was 0.4 per retiree, which is much lower than the multiplier obtained for North Carolina, but probably more realistic. Thus, as he said, (1992), "for every two and one-half elderly migrants, one new job is created." He suggests, "the elderly consume a smaller proportion of goods with high employment per dollar's worth of output than the non-elderly. Therefore, their total employment effect is larger because their impact on total output is larger and this is determined entirely by the indirect and induced effects of their consumption expenditures" (Sastry 1992). It seems reasonable, then, to expect employment multipliers for retirement in-migration to be about what Sastry found in Florida, or about 0.4 per retiree. Another finding in the Sastry study is that many of the jobs resulting from retirement in-migration, in Florida at least, are relatively high-paying, being concentrated in the field of health services.

Selection of Communities

The nine communities in our study (Benton, Clark and Garland Counties, AR; Cherokee, Delaware and Payne Counties, OK; Cedar, Mt. Pleasant, Tyler, TX) were selected because they do or would like to recruit retirees to settle in their communities. The selection also depended on the amount of local support and assistance from local government, chamber of commerce, and other organizations working with the elderly. Of the communities included, there is a diversity in proximity to a metropolitan area and type of retirement community. Some communities had firms that recruit retirees to live in their recreation/ retirement communities. Others were less structured in marketing and facilities provided.

Selection of Participants

In most cases participants were selected by people working for local chambers of commerce, local government, or agencies and organizations working with the elderly. It was our intent to recruit a diverse group of retirees to participate in the study. To help us obtain a diverse group we asked organizations with different clientele to recruit a diverse mix of people from their constituency. Although not a random sample, the participants represented a wide diversity in terms of age, education, income and length of residence in the area.

Retirement Community Typologies

As indicated previously, the nine communities in our study varied in their proximity to a metropolitan area and by type of retirement community. Jones (1992) divides retirement

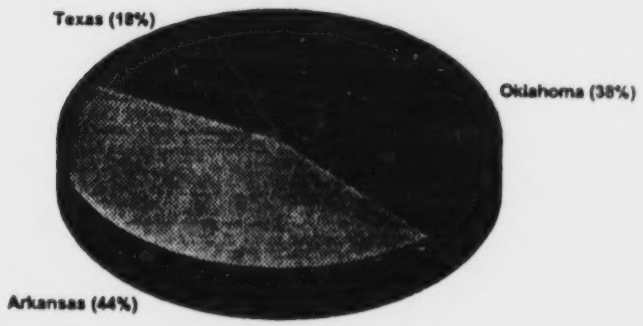
communities into three types. First, there are Naturally Occurring Retirement Communities (NORC), where retirees migrate in search of amenities, such as pleasant climates, scenic beauty and recreational opportunities. These are characteristics of Benton and Garland counties in Arkansas and Delaware County and Cherokee County in Oklahoma. Social environments are attractive characteristics of Not Naturally Occurring Retirement Communities (NONORC). Retirees are generally attracted to these environments because of some previous experience such as family, friends, school, or job assignments. Communities that fall into this category are Clark County in Arkansas, all three of the East Texas Communities, and Payne County in Oklahoma. Planned Retirement Communities where retirees, like the NORC, are attracted to the physical environment, usually involves significant up front investment plus a payment plan. Private developers focus on selling a lifestyle to retirees. Some respondents in this study were from planned retirement communities such as Bella Vista in Benton County, Hot Springs Village in Garland County, and Cherokee County in Cherokee County, Oklahoma.

The remainder of this report summarizes the responses to the questionnaires and the focus group discussion sessions. The next section reports the findings of the general questionnaire and the focus group discussions.

Retirement Study Participants

The people participating in the study in the three states are a diverse group of people with differing socio-economic status, education, and previous occupations. Of the 249 individuals participating in the focus group discussions and completing the general questionnaire, over two-fifths reside in Arkansas, nearly two-fifths dwell in Oklahoma and the remainder live in eastern Texas (Figure 1). The study participants moved to their current residence between 1940 and 1993, although most (84 percent) moved since 1978. The average length of stay at their current residence is 9 years.

Figure 1: Focus Group Participants by State



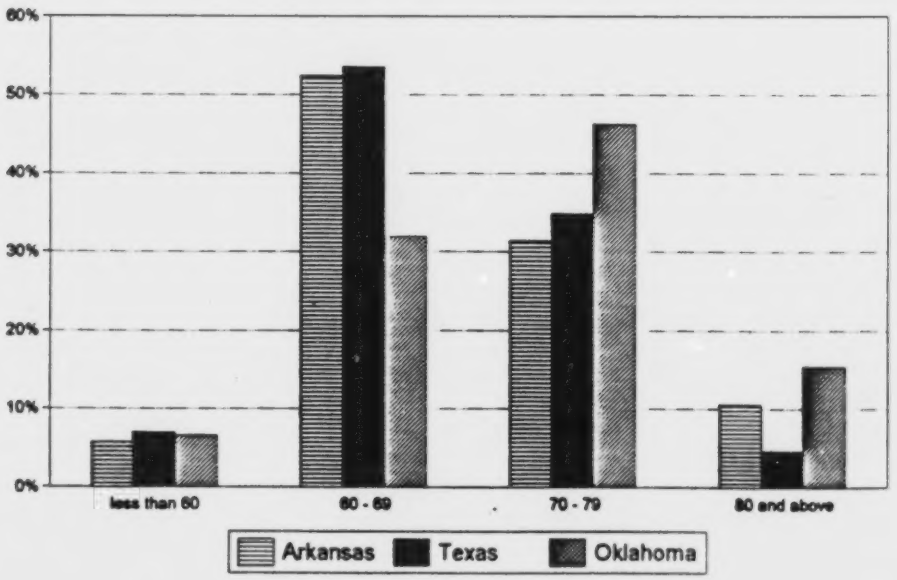
Age/Marital Status

The focus group participants are divided equally between men and women. Most are married (80 percent) and another 15 percent are widowed. The average age of the participants is 70 with a range between 52 and 94. Most (94 percent) are 60 or older and 83 percent are between 60 and 79 years of age (Figure 2).

Figure 2: Age of Participants

The major difference in age of participants among communities is that the Oklahoma participants, particularly those in Cherokee County and Payne County, are older. Over 60 percent of the participants from Oklahoma are 70 years of age or older as compared to approximately 40 percent of the participants from Texas and Arkansas (Figure 3).

Figure 3: Age of Participants by State



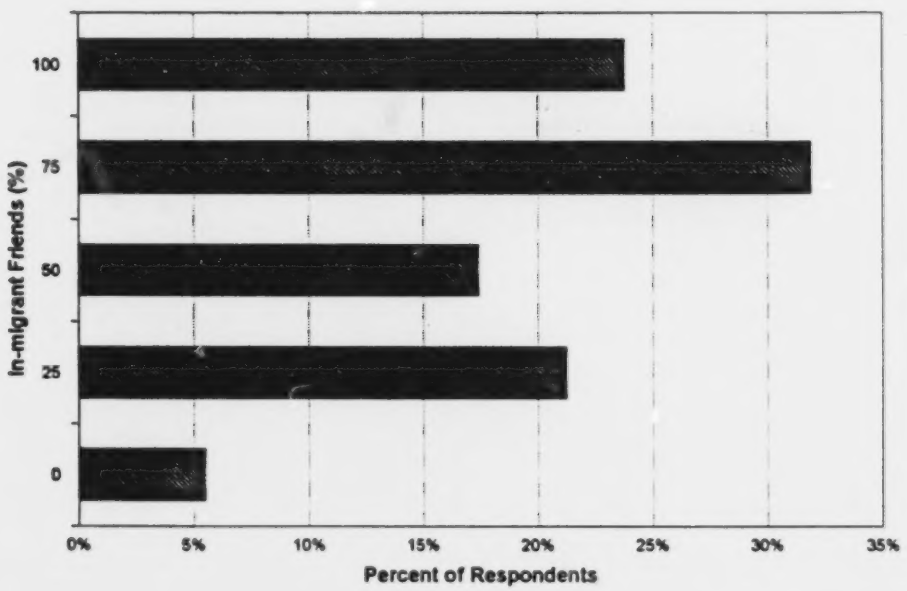
Current Residence

Most of the study participants are not what is sometimes referred to as "snow birds". Nearly all maintain their legal residence in the county in which the study was conducted and only 8 percent maintain a second residence. Most study participants (89 percent) live at their local residence year round. A few (8 percent), however, spend from 4 to 11 months living outside the county.

Friends

The majority of the friends of study participants that live in the county of residence are in-migrants, like themselves. This is especially true in Delaware County, Oklahoma and Benton County, Arkansas where 96 percent and 92 percent of the respondents said that three-fourths or more of their local friends were in-migrants. Of all the participants responding, 56 percent said that at least three-fourths of their local friends were in-migrants (Figure 4).

Figure 4: In-migrant Friends



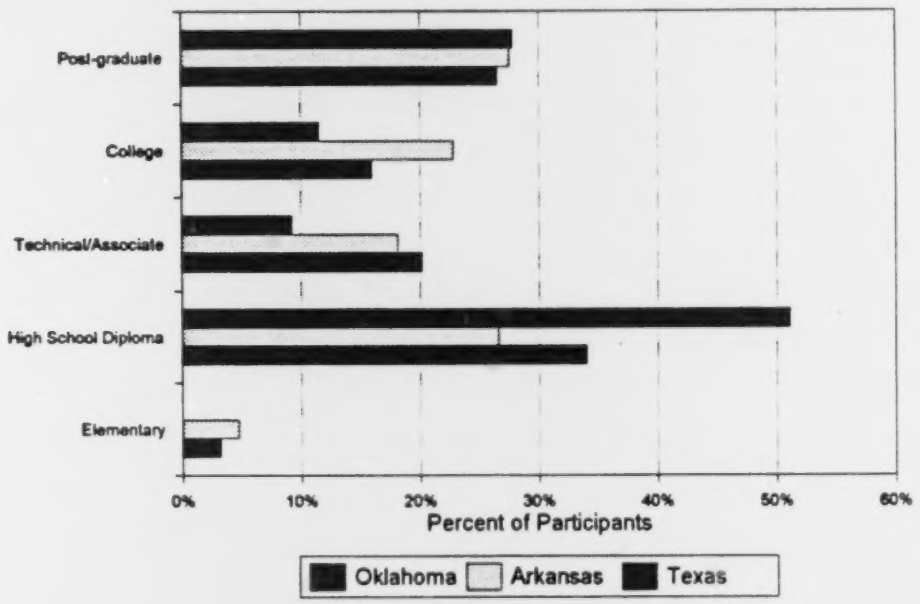
On the other hand, 27 percent of the respondents said that more than half of their friends are not in-migrants. Therefore, if having more local friends is a measure of integration into the local community, then some retirees do integrate. This is particularly true for in-migrating retirees in Clark County, Arkansas and Payne County, Oklahoma. Both of these counties are classified as Not Naturally Occurring retirement communities where people are attracted because of some previous experience. A common factor of these two communities is that they are college towns where people may have established relationships which bring them back upon retirement. Many of the participants in Clark County reported an association with either Ouachita Baptist or Henderson State University. In Clark County, Arkansas, 86 percent of the participants said that more than one-half of their friends are not in-migrants. Likewise, in

Payne County, Oklahoma, over half (52 percent) of the participants said that most of their friends are not in-migrants.

Education

Most participants have a high level of formal education although there are differences among communities. Most (97 percent) have at least a high school diploma and nearly two-thirds (63 percent) have either a technical, associate or college degree. A smaller percentage of the east Texas participants had a post-secondary degree (49 percent) as compared to Arkansas (69 percent) and Oklahoma (63 percent) participants (Figure 5).

Figure 5: Education Level of Study Participants by State

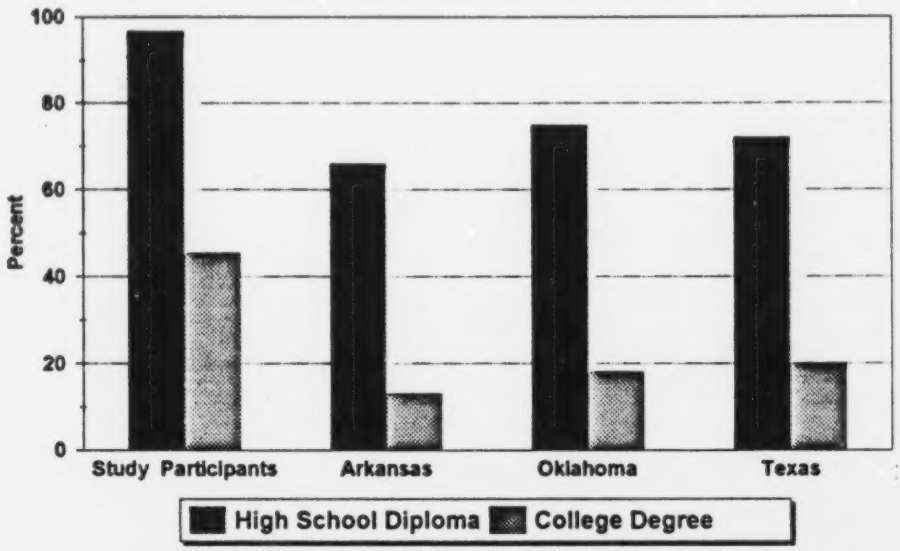


Between 60 percent and 70 percent of the participants in most communities have post-secondary degrees with three exceptions. Participants from Clark County, Arkansas have the largest percent of people with post-graduate degrees (91 percent). Two communities in east Texas, Mount Pleasant and Tyler have considerably fewer people, 40 percent and 44 percent respectively, with post-secondary degrees.

The study participants on average have higher levels of education than do other residents in the community and the state in which they reside. Ninety-seven percent have at least a high school diploma as compared to only 66 percent for Arkansas residents 25 years of age and older, 75 percent for Oklahoma residents and 72 percent for Texas residents (Figure 6). Differences in the education level between study participants and the local population are observed in all nine study areas. Clark County participants have considerably more formal education than the total population. Ninety-one percent of Clark County participants have a post-secondary degree as compared to only 20 percent of the total population of the County. Garland and Benton Counties in Arkansas show similar, but not as large of differences in the

level of formal education. In Garland and Benton counties, 19 percent of the people aged 25 and older have post-secondary degrees as compared to over 60 percent of the study participants in these two counties.

Figure 6: Education Level of In-migrants versus Residents



Similarly, in Oklahoma 97 percent of study participants have at least a high school diploma, compared to only 75 percent of the people in the state 25 years of age and older. Only 18 percent of the people 25 years of age and older have a bachelor's degree in Oklahoma compared with 42 percent of study participants. In Delaware County only 11 percent of the people 25 years of age and older have a bachelors degree or higher as compared to 36 percent of the study participants from this county.

Without exception, the study participants on average have more formal education than the local population in each of the nine counties studied. That the participants of our study have more formal education than the population of our study areas is not surprising, since education is associated with higher incomes which provide people with the financial resources to move upon retiring. The higher than average levels of education of in-migrating retirees must be considered when voting patterns and support of education are evaluated.

Occupation

The participants retired from a diverse array of occupations, representing many different skills. Over 50 percent retired from a white collar, professional, technical, managerial or administrative position (Table 1). Another 15 percent were either business owners, craftsmen, or transport workers.

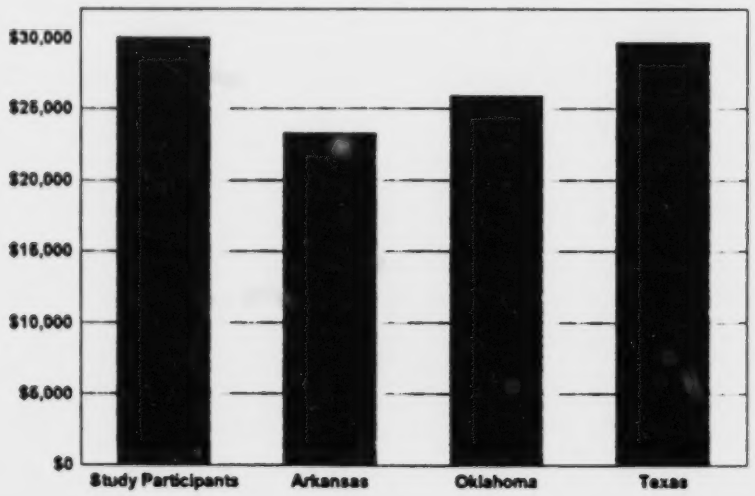
Table 1: Pre-retirement Occupations of Participants

Occupation	Number	Percent
Business Owners	10	5%
White Collar	8	4%
Professional and Technical	28	15%
Management and Administrative	61	32%
Craftsmen/Operatives	12	7%
Transport Workers	5	3%
Sales Workers	8	4%
Clerical	27	14%
Service	23	12%
Laborers	4	2%
Household	2	1%
Total	188	100%

Income

One hypothesis often expounded by those trying to attract retirees is that in-migrating retirees have higher incomes than local residents and, therefore, have more money to spend. The participants in our study on average do have higher incomes than the average for the entire population, although incomes vary greatly among states and communities. Of the 172 households reporting their before tax income by income category, the median income category is between $30,000 and $40,000. This is higher than the median household income of residents in each of the nine communities and the three states as reported in the 1990 Census of Population. For example, median household income in 1989 dollars as reported in the 1990 Census of Population is $21,147 in Arkansas, $23,577 in Oklahoma, and $27,016 in Texas. Converting these figures to 1991 dollars using the consumer price index raises these figures to $23,228 in Arkansas, $25,897 in Oklahoma and $29,604 in Texas, which are still below the median income as reported by the participants of this study (Figure 7).

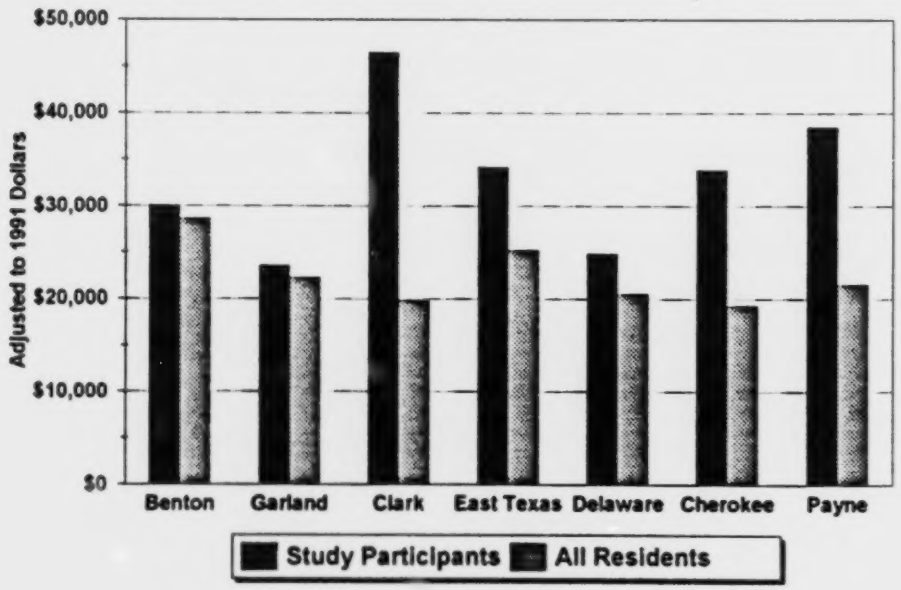
Figure 7: Median Income of Retirees versus Local Residents



One hundred sixty-one households responded to a separate question asking them to indicate the amount of their household income by source. Since the responses to this question were similar to the responses to the question asking them to state their before tax income by income category and since the question about the source of their income provides more detail, we use income by source in making comparisons among communities and between participants and local residents. We summed the income from all sources to obtain a total income figure for each household.

The median income when summing income by source is $32,082, which is also higher than median income for the three states. Although median incomes vary among communities the median income of the study participants is higher than the median income of local residents as reported in the 1990 Census of Population and adjusted to 1991 dollars. (Figure 8). The study participants have median incomes of between $667 and $26,598 higher than the figures reported in the Census for the local county and adjusted to 1991 dollars. The participants in two communities, Benton and Garland counties, have median incomes very close to the median income of all residents. On the other hand participants from the other communities have median incomes substantially higher than local residents. While most communities attract retirees with incomes about equal or slightly higher than local residents, a few communities attract people with substantially higher incomes.

Figure 8: Median Income of Participants and Community Residents



While the median household income of the study participants is higher than the median income for all communities, median household incomes vary greatly among communities. Median household incomes of study participants range from $23,520 in Garland County to over $46,000 in Clark County. Of the 161 households responding, 65 percent reported receiving an annual income of between $15,000 and $50,000. Only 14 percent of the

households say they receive an income of less than $15,000 while 21 percent report incomes over $50,000.

Median incomes for study participants are not as high as average incomes indicating that there are a few participants with very high incomes relative to the majority. The average income for all participants is $38,376, which ranges from about $37,000 in Oklahoma and Arkansas to $42,665 in Texas. An even greater variation in household income is observed among communities, from $29,879 in Delaware County to $45,534 in Clark County.

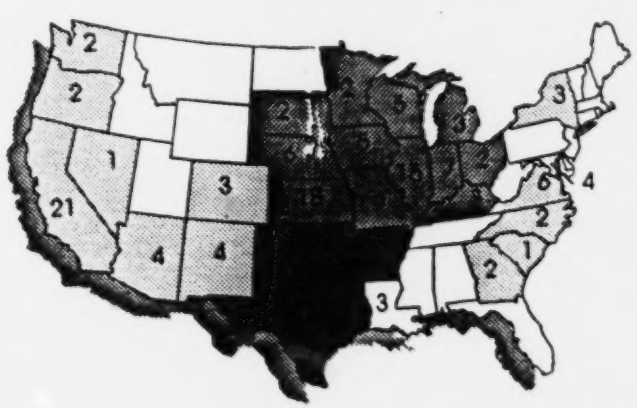
While there is considerable variation in income among states and communities, the median income of the study participants is higher than the median income for all three states and higher than all communities in the study.

Although the participants were not randomly selected, they represent diverse segments of the in-migrant retiree population of Arkansas, Oklahoma, and eastern Texas. The diversity of the participants suggests that our findings reflect some of the issues and concerns of the larger in-migrant community of the region.

Migration Patterns

The study participants moved to Arkansas, Oklahoma and Texas from all regions of the United States and overseas (Figure 9). More than two of every five study participants moved from within our three state study area; Arkansas, Oklahoma and Texas. Nearly one-third of the participants moved from the midwest, about ten percent from the west coast and eight percent from the east coast. Two moved to Arkansas from overseas and one moved from as far away as Alaska.

Figure 9: Origin of Retirees by State



The previous residence of the participants varies among and within the three states in our study. The biggest difference among the three states is the proportion of retirees that come from within the state. Of the retirees from east Texas who participated in the study, most (67

percent) came from within the state, whereas, most of the study participants living in Arkansas and Oklahoma came from out of state. Of the study participants living in east Texas, two-thirds came from within the state, whereas, in Oklahoma 40 percent came from within the state, and in Arkansas only 11 percent came from within the state.

Whereas most of the study participants of east Texas and Oklahoma came from within the state or bordering state, the study participants in Arkansas are from different regions of the country. Over two-thirds of the study participants in Texas and Oklahoma are from within the state or from a contiguous state, whereas in Arkansas only about one-third of the participants moved to their current residence from Arkansas or a contiguous state.

In Arkansas, a large proportion of the study participants came from the midwest (39 percent), and 25 percent came from the four state area of Arkansas, Oklahoma, Louisiana, and Texas. A significant number of study participants came from the west (21 percent) and the east (13 percent). Although most of the participants living in Oklahoma came from outside the state, one-third are from the midwest, many of whom are from nearby Kansas. In Texas, only one-third of the participants are from outside the state.

The nine communities in the study also differ in where their in-migrating retirees moved from. The participants who moved from within the state ranges from a low of two percent in Benton County, Arkansas to 81 percent in Mount Pleasant, Texas. The two counties in Arkansas, Benton and Garland, that have active retirement industries that market a retirement/recreation lifestyle, had the highest percent of people who moved to the area from out-of-state. In Benton and Garland Counties only two percent and six percent of the study participants are from Arkansas. Clark County in Arkansas is similar to Delaware County and Cherokee County in Oklahoma with one-fourth to one-third of the participants from within the state. Payne County in Oklahoma is similar to Cedar and Tyler in Texas with approximately 60 percent of the participants from within the state. Mount Pleasant in Texas is unique among our study areas with 81 percent of participants from within the state.

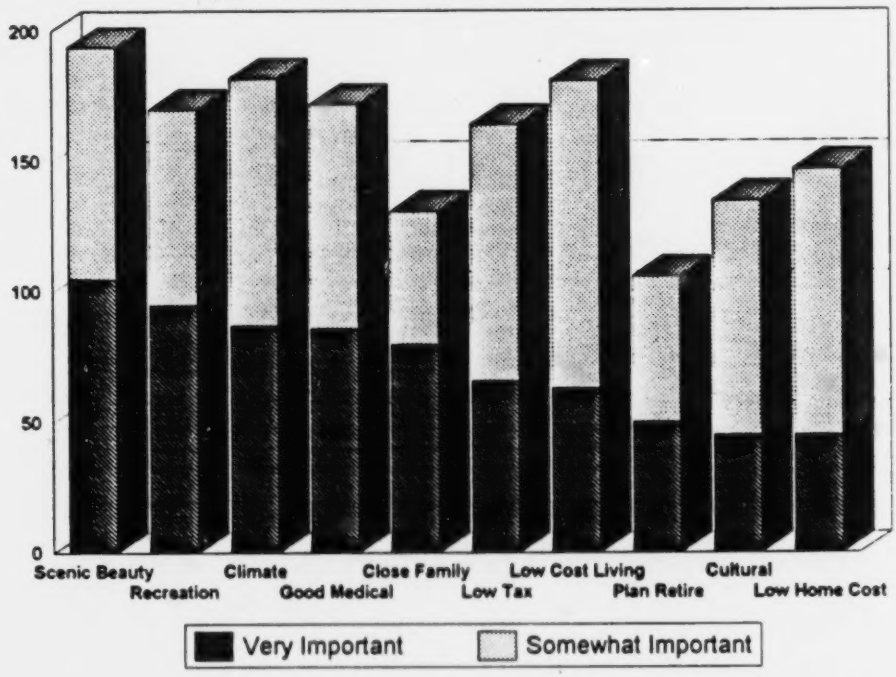
The participants moving from outside the state of their current residence came from many different parts of the United States. Benton County in Arkansas is the only community with a high concentration of people from one area, other than contiguous states. Nearly one-half of the study participants from Benton County are from the midwest. The regions of the United States from which the communities attract in-migrating retirees varies in part by the historical ties, and the target of their marketing effort.

Attractive Features of Study Areas

People choose a retirement destination for different reasons as observed from the responses to our survey asking about the importance of various features in their relocation decision. When the responses from all nine communities are combined, scenic beauty is mentioned most often as a very important factor affecting retirees choice of a retirement home (Figure 10). Other features considered very important when deciding where to relocate are recreational opportunities, climate, availability of good medical care, and close to family. Also mentioned by some study participants as very important are low taxes, low cost of living,

availability of planned retirement communities, low home cost and access to cultural opportunities.

Figure 10: Attractive Features of Retirement Areas



The features mentioned most often as somewhat important in their decision to move to their current residence are related to the cost of living including low cost of living, low home cost, and low taxes. The next most often mentioned features are those related to climate and scenic beauty.

When combining the features that are considered very and somewhat important, scenic beauty and climate are ranked the highest followed by recreational opportunities, good medical care and low cost of living.

These results are similar to a ranking of the "average" response using 1 as very important, 2 as somewhat important, and 3 as not important in the relocation decision. The range of possible outcomes is from 1 to 3, with a lower value indicating the more important the feature. The results presented in table 2 indicate that natural features such as scenic beauty and climate rank high as does recreational opportunities, good medical care and low cost of living.

While there are many similarities among communities in the features which the study participants consider important in their decision to relocate, there are also some differences. For example, participants in Clark County, Arkansas and Payne County, Oklahoma indicated that cultural opportunities and being close to family are important features affecting their relocation decision. As previously mentioned, both these communities have colleges and attract in-state residents and retirees with previous ties to the area. Although recreational opportunities are considered important in choosing a place to retire, the type of recreational

opportunities varies among communities. Some participants like water sports, others golf, and others want to see a good play.

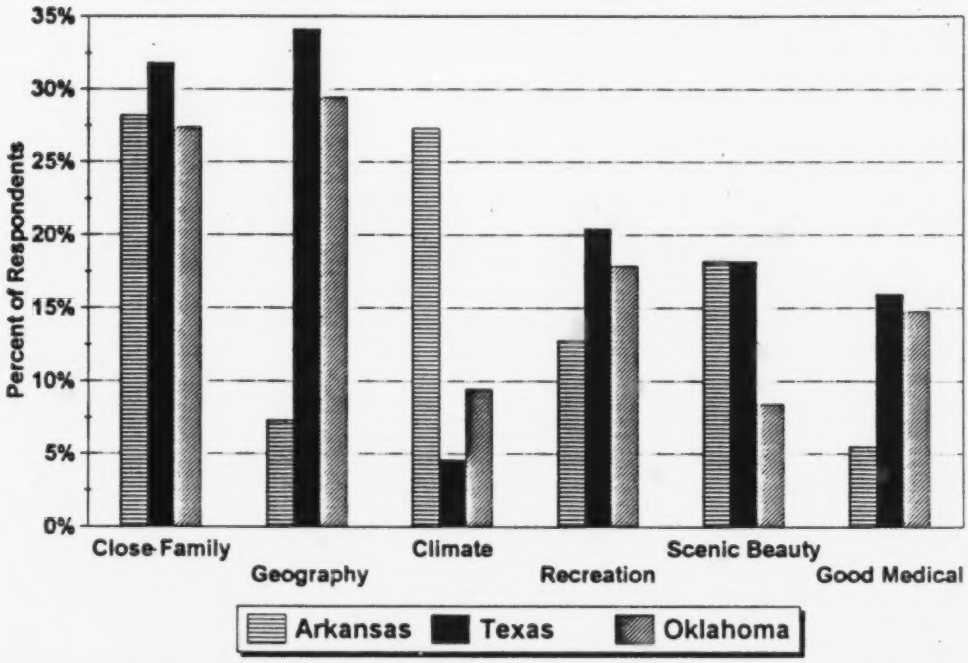
When asked to rank the first and second most important features affecting their decision to relocate at their current residence their responses were somewhat different than their responses to the question of identifying the very and somewhat important features. The primary difference is that many listed being close to family as the most important feature affecting their decision to relocate. The ranking of the other features affecting their decision to relocate is similar to the responses to the previous question in that natural features related to geography and climate rank high followed by recreational opportunities, good medical care and low cost of living (Figure 11).

Table 2: Averages of Responses to Things that Attracted Retirees to Selected Communities

Attractions	Benton	Garland	Clark	East Texas	Dela-ware	Cherokee	Payne	Total
Business Opportunities	2.89	2.93	2.43	2.69	2.70	2.84	2.66	2.75
Mild Climate	1.56	1.24	1.86	2.09	2.00	1.85	2.05	1.78
Low cost of Living	1.72	1.70	2.05	2.06	2.18	1.96	1.83	1.90
Cultural Opportunities	2.23	2.41	1.43	2.53	2.60	2.00	1.74	2.14
Close to Family	2.33	2.38	1.58	2.03	2.50	2.46	1.50	2.08
Close to Friends	2.48	2.70	2.09	2.48	2.72	2.79	1.80	2.41
Low Housing Costs	1.96	1.87	2.24	2.21	2.47	2.38	1.95	2.18
Adult Ed. Opportunities	2.73	2.90	2.14	2.61	2.84	2.48	2.50	2.61
Low Medical Costs	1.96	1.74	1.71	2.02	2.15	1.83	1.51	1.84
Retirement Opportunities	1.82	2.37	2.86	2.39	2.37	1.88	2.36	2.25
Recreational Opportunities	1.53	1.77	1.65	1.73	1.75	2.04	1.82	1.74
Return to Native Area	2.47	2.58	2.14	2.73	2.63	2.88	1.93	2.45
Scenic Beauty	1.33	1.42	1.55	1.80	1.41	1.48	2.22	1.62
Modest Tax Rates	1.68	1.48	2.14	2.22	2.05	2.12	2.12	1.95

The responses among states are very similar although there are some differences among the communities. For example, participants from Garland and Delaware counties did not rank being close to family as the most important feature affecting their decision to relocate. Participants from Cherokee County, Oklahoma ranked good medical care and churches as the most important features affecting their relocation decisions.

Figure 11: Most Important Features Affecting Retirement Relocation



People choose a place to retire for different reasons. Communities having a particular feature they want to promote need to market this attribute to the target group attracted by this feature.

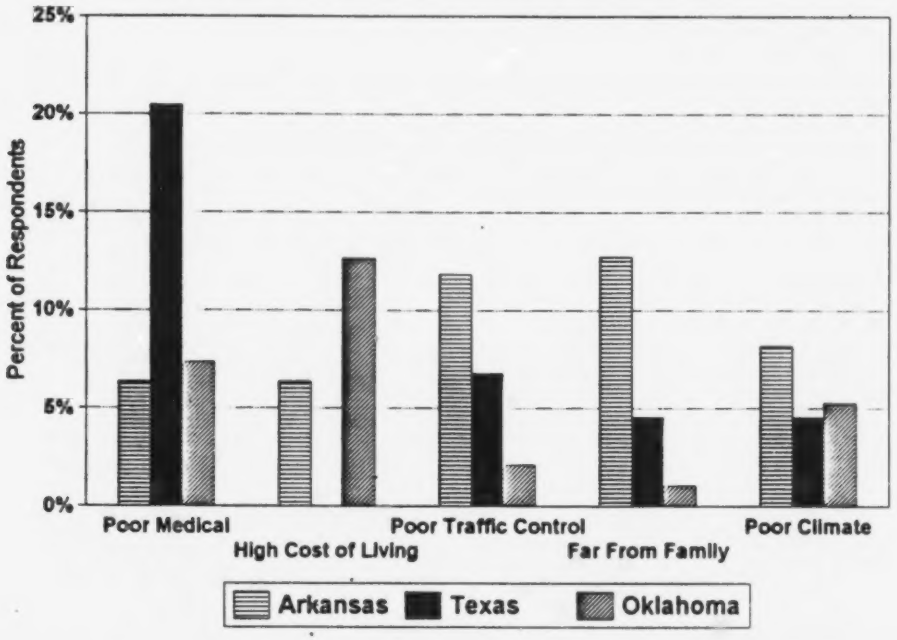
It is also interesting to note that most study participants (81 percent) said that local residents made them feel welcome or somewhat welcome (16 percent) and most would recommend their current community to others as a good place to retire. This finding was consistent for all communities in the study. Less than 10 percent of respondents in every community indicated that they were not made to feel welcome.

Detractive Features of Study Areas

Unlike the attractive features, study participants did not identify many detractive features of their current residence. One possible explanation of this is that retirees thoroughly evaluate their retirement destination options before they relocate and, therefore, know the attractive and detractive features before they settle on a destination. The most responses indicating that any detractive feature was very important to them, was only 23 out of 249. Although we list the detracting features in order of priorities given by the participants, the number of people identifying each feature as a problem is small.

Poor medical care, high cost of living, poor traffic control, and far from family and friends were identified as some of the most detracting features of their communities (Figure 12). Far from family and friends is a feature identified by participants in Arkansas as a detracting feature of their current residence. This is particularly true for participants from Garland and Benton counties where a considerable number of participants live in developed recreation/retirement communities. Retirees in the other communities may have given a higher priority to this feature when selecting a place to retire.

Figure 12: Detracting Features of Retirement Area



Some of the detractive features mentioned are amenable to change by the local community. Addressing these issues may help keep the current residents as well as attract new residents. For example, local governments can address the issues of poor health care, no planning, no business opportunities, and poor traffic control.

Involvement in Community and Political Affairs

A very important aspect of the impact that retiring in-migrants have upon the community is their involvement in the community. They participate in community organizations, frequently provide many volunteer services. They participate in community politics and decision-making and many of them vote in local elections. In this section we examine the contributions of retiring in-migrants in the nine communities, examining first their volunteer contributions in a variety of organizational settings, their voting behavior, their attitudes about local government, and finally their opinions about their tax burden.

Organizational Leadership and Volunteer Services

As can be seen from Table 3, respondents contributed, on average, nearly 9 hours of volunteer service per week. This varied very widely among the communities, with a low of less than 4 hours in Payne County, Oklahoma, and a high of more than 12 hours in Delaware County, Oklahoma. It is also very unequally distributed, with 66 percent of respondents contributing all of the volunteering (Table 4). Surprisingly, a significant proportion (34 percent) of retiring in-migrants contribute virtually no volunteer service to the community.

The panel discussions revealed that some respondents felt they had not yet had time to get integrated into local networks. Others said they had been very active and responsible prior to retirement and did not wish to become extensively involved again.

Volunteering is unevenly distributed among the various organizations (Table 3). For example, volunteering done through churches, was highest in Benton and Delaware counties. Retirees in Garland County spend more time volunteering for "General Volunteer Services" than any other county and retirees in Delaware County spend more time volunteering for civic organizations than any other community. The communities with the highest number of volunteer hours per retiree are Benton, Garland and Delaware Counties.

Political Involvement

One of the concerns expressed by local people when considering whether to recruit in-migrant retirees is that they will "take over" the community and that they will vote in blocs against tax measures, such as school millage or school bond issues. In addition, there is concern about the retired in-migrants retreating from society and in so doing becoming parochial in their interests and political ideology, which in turn, is assumed to polarize a community. As previously discussed and illustrated in Figure 4, there seems to be little integration into the community in that most of the in-migrants friends are also in-migrants (50 percent or more). Clark County in Arkansas and Payne County in Oklahoma are exceptions with most friends of the respondents not being in-migrants. These two communities share a common characteristic, in that they are not naturally occurring retirement communities and they are both college towns.

As previously acknowledged, older people do not, in general, support funding for schools as much as other age groups; however, more highly educated people of all ages tend to be more supportive. Since in-migrating retirees are both older and generally more highly educated than non-migrating older people, it seems likely that in-migrating retirees are as supportive of school funding as local residents.

A very high percentage of respondents were registered to vote, from a low of 88 percent in Clark County to 100 percent in Delaware County (Figure 13). Most of those registered said they usually vote in local elections (Table 5). This varied from 82 percent in Cherokee County to a reported 92 percent in Benton County. A lower percentage voted in school millages (nearly 60 percent overall, Table 6), but of those who did, a high percent did vote in favor of the millage (Table 7). This varied substantially among the communities, from a high of 100 percent in Clark County to a low of 53 percent in East Texas. Those communities which most favored millage increases, such as Clark and Payne Counties, are those communities which have colleges which are attractive to some retirees. Overall the respondents in Arkansas most favor millage increases.

In an effort to understand voting behavior of retiree in-migrants on millage increases certain variables were analyzed. Independent variables such as educational level and length of residence were positively correlated with voting behavior on millage increases. As one might

Table 3: Average Number of Hours Contributed per Week in Various Types of Service

Type of Service Hours	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
In Organizations								
Civic Organizations	1.16	2.20	.42	2.18	2.56	.69	.69	1.41
Professional Organizations	.38	.23	.00	.52	.35	.02	.13	.26
Fraternal Organizations	.26	.29	.00	.30	.39	1.30	.13	.35
Churches	3.16	.43	1.78	1.90	3.13	1.11	.98	1.80
Interest Groups	1.90	.86	.60	1.18	3.61	.04	.31	1.16
Other Organizations	2.02	1.69	.04	1.70	2.22	.85	.38	1.31
Other Volunteer Services								
Hrs. of General Volunteer Svs.	1.46	3.78	1.16	1.64	0.0	0.0	1.29	1.82
Administrative Positions	.51	.23	.28	.34	0.0	0.0	0.0	.43
Total of all Volunteer Hours	10.85	9.71	4.28	9.76	12.26	4.01	3.91	8.54

Table 4: Percentage and Frequency Distribution of Number of Hours Contributed Per Week by Community

Hours Per Week	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
None	24 (12)	26 (9)	40 (10)	32 (14)	22 (5)	48 (13)	47 (21)	34 (84)
1 to 4	14 (7)	20 (7)	24 (6)	9 (4)	4 (1)	22 (6)	24 (11)	17 (42)
5 to 9	18 (9)	17 (6)	28 (7)	11 (5)	9 (2)	15 (4)	9 (4)	15 (37)
10 to 19	20 (10)	17 (6)	4 (1)	27 (12)	43 (10)	11 (7)	16 (7)	20 (49)
20 and Over	24 (12)	20 (7)	4 (1)	20 (9)	22 (5)	4 (2)	4 (2)	15 (37)
Total (N)	100 (50)	100 (35)	100 (25)	100 (44)	100 (23)	100 (45)	100 (45)	100 (249)

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Table 5: Percentage Distribution of Respondents Who Vote in Local Elections

Value	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
Yes	91.8	91.4	87.5	88.1	91.3	81.5	85.7	88.4
No	0.0	0.0	0.0	7.1	8.7	7.4	9.5	4.5
Do not remember	8.2	8.6	12.5	4.8	0.0	11.1	4.8	7.1
Total (N)	100(49)	100(35)	100(24)	100(42)	100(23)	100(27)	100(42)	100(242)

Table 6: Percentage Distribution of Respondents Who Voted in School Millage Elections

Value	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
Yes	60.0	55.0	65.2	51.3	69.6	51.8	59.5	57.9
No	44.0	45.0	33.4	48.7	30.4	48.1	40.5	42.1
Total (N)	100(50)	100(30)	100(22)	100(41)	100(23)	100(27)	100(42)	100(235)

Table 7: Percentage Distribution of Voting Behavior on Millage Increases

	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
For	85.7	80.0	100.0	52.6	70.6	66.7	93.3	87.1
Against	10.7	13.3	0.0	42.1	23.5	11.1	6.7	16.1
Do not remember	3.6	6.7	0.0	5.3	5.9	22.2	0.0	6.8
Total (N)	100(28)	100(15)	100(13)	100(19)	100(17)	100(9)	100(25)	100

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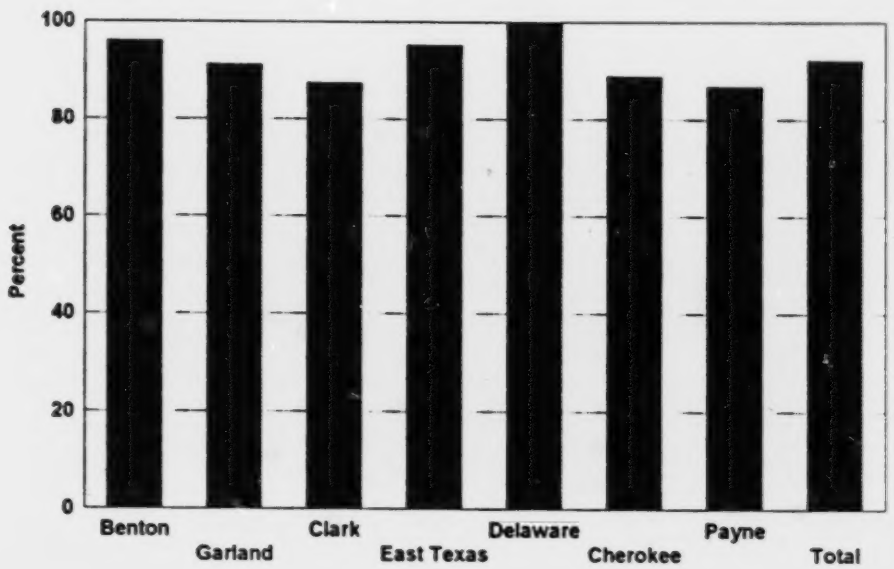
expect, as educational level increases there is a tendency for the in-migrants to vote for millage increases. However, the correlation between educational level and voting for millage increases is quite small. Length of residence is similar to educational level in that as length of residence increases so does the tendency to vote for millage increases. This correlation is also quite small.

Figure 13. In-migrants Registered to Vote



Attitude Toward Local Government

Most respondents were either satisfied with their local government or uncertain about their feeling towards the municipality in which they reside (Table 8). Very few values labeled "very satisfied" or "very dissatisfied" were disclosed. Indeed, Clark County definitely stands out with 91 percent of the respondents feeling "satisfied" or "very satisfied" with their local government. On the other hand, only 27 percent of the respondents in Garland County feel satisfied with local government.

When respondents were asked about their opinions on the local tax structure, responses for the most part were positive. Clark County had 65 percent of the respondents feeling the local tax structure was fair, while 77 percent in Payne County felt it was fair. However, 36 percent of Benton County respondents felt the local tax structure was unfair, while 32 percent felt it was unfair in Garland County, and 35 percent felt it was unfair in Delaware County, Oklahoma (Table 9). Benton County, Garland County and Delaware County, Oklahoma are all communities which are considered naturally occurring and planned retirement communities. As previously mentioned, portions of our respondents in Benton County were from Bella

Table 8: Percentage Distribution of Satisfaction with the Local Government

Value Label	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
Very Satisfied	17.0	0.0	17.4	5.0	4.5	4.5	13.3	9.5
Satisfied	44.7	27.3	73.9	42.5	40.9	40.9	64.4	47.8
Uncertain	31.9	51.5	8.7	37.5	45.5	50.0	17.8	33.6
Dissatisfied	4.3	18.2	0.0	15.0	4.5	4.5	4.4	7.8
Very Dissatisfied	2.1	3.0	0.0	0.0	4.5	0.0	0.0	1.3
Total	100(20.3)	100(14.2)	100(9.9)	100(17.2)	100(9.5)	100(9.5)	100(19.4)	100.0

Table 9: Percentage Distribution of Opinions on the Local Tax Structure

Value	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
Fair	48.9	48.4	65.2	37.5	30.0	47.8	77.3	52.2
No opinion	14.9	19.4	26.1	50.0	35.0	52.2	20.5	29.4
Unfair	36.2	32.3	8.7	12.5	35.0	0.0	2.3	18.4
Total (N)	100(47)	100(31)	100(23)	100(40)	100(20)	100(23)	100(44)	100(228)

Table 10: Percentage Distribution of How In-migrants Current Property Tax Compares to Previous

Value Label	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
More	12.2	12.1	31.8	17.1	25.0	4.8	7.5	14.6
About Same	18.4	9.1	31.8	31.7	15.0	14.3	32.5	22.6
Less	67.3	75.8	31.8	39.0	60.0	42.9	55.0	54.9
Do Not Know	2.0	3.0	4.5	12.2	0.0	38.1	5.0	8.0
Total (N)	100(49)	100(33)	100(22)	100(41)	100(20)	100(21)	100(40)	100(226)

Table 11: Percentage Distribution of How Sales Tax of Current Residents Compares to Previous

Value Label	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
More	35.4	30.3	40.0	20.5	69.6	42.3	19.5	33.9
About Same	33.3	33.3	50.0	59.0	21.7	30.8	56.1	41.7
Less	27.1	36.4	5.0	10.3	4.3	11.5	22.0	18.7
Do Not Know	4.2	0.0	5.0	10.3	4.3	15.4	2.4	5.7
Total (N)	100(48)	100(33)	100(20)	100(39)	100(23)	100(26)	100(41)	100(230)

Table 12: Percentage Distribution of How Income Tax Compares to Previous

Value Label	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
More	2.1	21.9	22.2	4.0	21.1	16.7	17.5	13.7
About Same	36.2	31.3	50.0	44.0	52.6	41.7	50.0	42.4
Less	46.8	37.5	22.2	44.0	26.3	25.0	17.5	32.7
Do Not Know	14.9	9.4	5.6	8.0	0.0	16.7	15.0	11.2
Total (N)	100(47)	100(32)	100(18)	100(25)	100(19)	100(24)	100(40)	100(205)

Table 13: Percentage Distribution of How Total Taxes of Current Residence Compares to Previous

Value Label	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
More	8.5	29.0	30.0	21.6	42.1	0.0	7.3	17.4
About Same	31.9	6.5	45.0	40.5	26.3	41.7	48.8	34.7
Less	51.1	64.5	20.0	32.4	26.3	33.3	39.0	40.6
Do Not Know	8.5	0.0	5.0	5.4	5.3	25.0	4.9	7.3
Total (N)	100(47)	100(31)	100(20)	100(37)	100(19)	100(24)	100(41)	100(219)

Vista, and Hot Springs Village in Garland County, both of these areas are planned retirement communities structured by private developers.

Some in-migrating retirees consider the amount of taxes they will be required to pay as a factor in selecting a retirement destination. Most respondents in our study thought taxes at their current residence were either about the same or lower than at their previous residence. Since tax rates at their previous residences vary greatly, we would expect there to be some differences in the responses to this question based upon where they moved from.

Most respondents said the property tax was lower in their current place of residence (Table 10). Sales tax, however, is considered higher or about the same in respondents current place of residence (Table 11). Income tax is considered lower or about the same in respondents current place of residence (Table 12). Finally, when respondents were asked how total taxes compared, again, most respondents said about the same or less (Table 13). However, approximately 30 percent respondents in Clark and Garland counties and 42 percent of the respondents in Delaware County think their taxes are higher in their current place of residence. Differences in their responses are affected by where the respondents came from. For example, those respondents that moved to Clark County from another location in Arkansas thought their taxes were higher in Clark County. Others, who primarily came from out of state perceive their taxes to be lower (Table 14). Respondents who migrated in-state in Arkansas and Oklahoma felt their taxes were higher than in their previous residence. However, respondents who migrated from in-state in east Texas felt their taxes were lower.

Table 14: Percentage Distribution of Respondents Who Believe Their Taxes Are Higher Than They Were In Their Previous Residence (previous residence either in the same state they live now or a previous out-of-state residence)

Tax	In-state Arkansas	Out-state Arkansas	In-state Oklahoma	Out-state Oklahoma	In-state E. Texas	Out-state E. Texas
Property	25.0	16.1	16.7	9.8	16.7	25.0
Sales	28.6	36.3	26.5	52.0	13.6	38.5
Income	0.0	15.2	3.4	31.8	6.7	0.0
Total	37.5	18.8	15.2	14.3	18.2	30.8

Sources of Retiree Income

One reason why some people consider attracting retirees as an industry which generates local economic benefits is that in-migrating retirees receive much of their income from sources outside the local area and spend it locally. Our study supports the hypothesis that much of the money retirees receive comes from sources outside the local area.

Three-fourths of the income reported by 161 households comes from social security, pensions, dividends or interest (Figure 14). Only seven percent of household income comes

from wages and salaries, which is likely received from local sources. The remainder of their income (19 percent) comes from rental properties, business and farm income, and "other" income where the geographic source of the income is unknown. Therefore, at least 75 percent of the household income of the study participants comes from sources outside the local area.

Figure 14: Sources of Retiree Income

The sources of income vary somewhat among communities. For example, study participants in Clark County receive about 19 percent of their income from wages and salaries, which is considerably above the average of 7 percent and significantly more than the 0.1 percent reported by the retirees from Cherokee County. Another departure from the norm is that the study participants in Delaware County receive a smaller percent of their income from dividends and interest and more from social security and pensions.

Savings

Of the 163 households who responded, nearly four-fifths (79 percent) said they saved some of their current income. The amount saved ranges from zero to 70 percent of their current income, with an average of 16 percent. Therefore, households spend on average 84 percent of their income. The average amount saved ranged from 12 percent to 18 percent of income for households in all communities, except Clark County, where households saved an average of 25 percent of their income.

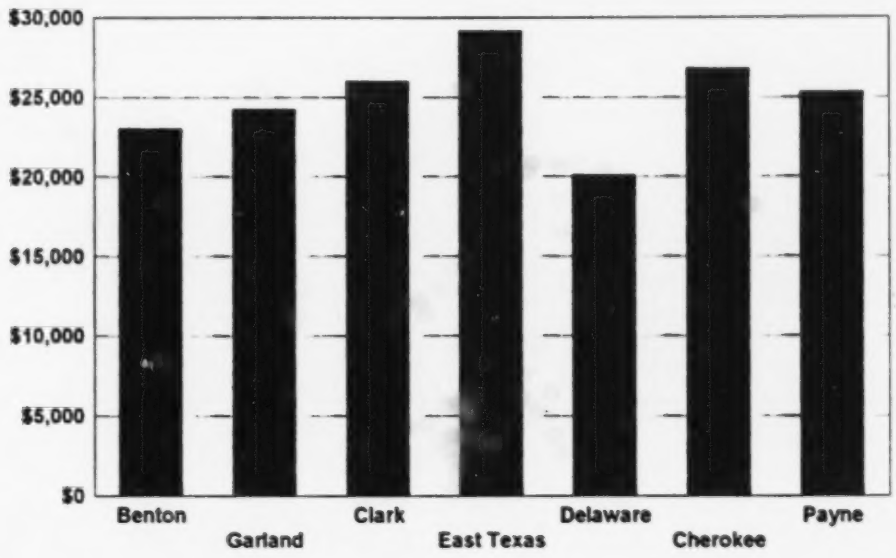
Retiree Expenditures

Money received by retirees from sources outside the local community and spent locally has an economic impact on the local area similar to expenditures by employees of businesses that sell goods and services outside the local area. Of the 179 households providing detailed information on their expenditures, they spent an average of nearly $25,000 per year. Of this, about three-fourths (74 percent) is reported to have been spent in the county of residence of the retirees. These local expenditures provide a notable economic impact on the local economies.

Expenditure Profile

The average annual household expenditure varies somewhat among study areas, but does not vary as much as household income. The average annual household expenditure ranged from a low of about $20,000 in Delaware County, Oklahoma to nearly $30,000 in the East Texas communities (Figure 15). Although household expenditures do not vary greatly among communities, expenditures vary greatly among households, from $2,055 to $72,900.

Figure 15: Average Annual Household Expenditure



There were several expenditure categories, including taxes, housing, insurance, gifts, and entertainment, where average household expenditures varied considerably among communities (Table 15). The average amount households paid in taxes ranged from nearly $2,600 in Benton and Delaware counties to over $4,700 in Payne County. Because of income and wealth disparities in the study participants, the amount of taxes paid by households varied widely from $16 to $20,000. Not only did the average dollars of taxes paid vary among communities, but the percent of expenditures which taxes accounted for varied from only 11 percent in Benton and Garland counties to 19 percent in Payne County.

Table 15: Household Expenditures by Expense Category

Expense Category	Benton	Garland	Clark	East Texas	Dela-ware	Cherokee	Payne	Average
	($)	($)	($)	($)	($)	($)	($)	($)
Taxes	2,584	2,639	3,510	3,567	2,600	3,464	4,734	3,272
Housing	2,258	2,005	2,748	3,109	1,771	5,114	2,645	2,639
Groceries	2,263	3,005	2,886	3,068	2,091	2,297	2,579	2,630
Insurance	2,150	1,929	2,484	2,799	3,036	2,426	1,940	2,371
Gifts	2,754	2,004	2,735	2,340	890	2,546	2,094	2,254
Entertainment	1,986	3,377	1,804	2,117	1,832	2,299	2,178	2,209
Transportation	1,996	2,005	2,563	2,746	1,579	2,828	1,895	2,208
Utilities	2,062	2,167	2,276	2,796	1,979	1,456	1,982	2,177
Health Care	1,281	1,214	1,176	1,399	936	858	1,678	1,268
Dining & Drinking	1,412	871	772	913	718	1,177	457	922
Clothing	615	754	845	975	599	533	899	766
Home Upkeep	552	760	663	844	861	566	744	713
Household Goods	461	463	337	1,227	558	581	673	631
Personal Care	404	370	551	445	236	327	284	386
Lawn & Garden	219	304	421	503	338	249	403	353
Alcohol/Tobacco	30	392	225	290	38	70	135	174
Total	23,027	24,249	25,996	29,138	20,062	26,791	25,320	24,942

Likewise, the money spent for housing varied even more. Households in Delaware County spent an average of less than $2,000 for housing as compared to an average of over $5,000 for households in Cherokee County. Except for Cherokee County, the average housing costs accounted for 8 percent to 11 percent of household income. In Cherokee County housing costs made up 19 percent of total expenditures.

Participants from Delaware County paid more on average for insurance and their insurance expenditures are a larger percent of total expenses; 15 percent versus 8 percent to 10 percent for the other communities in the study. In turn Delaware County households spent less on gifts ($890 versus an average of $2,254) which was only 4 percent of their total expenses as compared to an average of 9 percent for all households.

On average, the participants spend more money for taxes (13 percent) than any other expense, although this varies among communities (Table 16). Expenditures for housing and groceries are the next biggest items, each accounting for 11 percent of household expenditures. Insurance, gifts, entertainment, transportation, and utilities all account for between 9 percent and 10 percent of total expenditures. The remaining expenditure categories account for between 1 percent and 5 percent of total household expenditures. Somewhat surprising is that health expenses averaged only 5 percent of total expenditures. Of course, only people

able to come to and participate in the focus group discussions participated in our study. Also, people who are in poor health often move to communities with elder care and nursing home facilities.

Table 16: Household Expenditures by Expense Category (Percent of Total)

Expense Category	Benton	Garland	Clark	East Texas	Dela-ware	Cherokee	Payne	Average
Taxes	11%	11%	14%	12%	13%	13%	19%	13%
Housing	10%	8%	11%	11%	9%	19%	10%	11%
Groceries	10%	12%	11%	11%	10%	9%	10%	11%
Insurance	9%	8%	10%	10%	15%	9%	8%	10%
Gifts	12%	8%	11%	8%	4%	10%	8%	9%
Entertainment	9%	14%	7%	7%	9%	9%	9%	9%
Transportation	9%	8%	10%	9%	8%	11%	7%	9%
Utilities	9%	9%	9%	10%	10%	5%	8%	9%
Health Care	6%	5%	5%	5%	5%	3%	7%	5%
Dining/Drinking	6%	4%	3%	3%	4%	4%	2%	4%
Clothing	3%	3%	3%	3%	3%	2%	4%	3%
Home Upkeep	2%	3%	3%	3%	4%	2%	3%	3%
Household Goods	2%	2%	1%	4%	3%	2%	3%	3%
Personal Care	2%	2%	2%	2%	1%	1%	1%	2%
Lawn & Garden	0%	1%	2%	2%	2%	0%	2%	1%
Alcohol/Tobacco	0%	2%	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%	100%	100%

While there is some difference in the total expenditures and expenditure patterns among households in the different communities, the variation among households within communities is greater than the variation among communities. The differences in total expenditures and expenditure patterns that exist among communities have the potential to affect the economic contribution of retirees to the local community.

Local Expenditures

The economic impact that retirees have on the local community is affected not only by the total expenditures by households, but is dependent on where the retirees spend their money. Households with a high income and large expenditures could have less of an economic impact on the local economy than a household that spends less money, but spends a larger amount locally. However, in our study there is little correlation between the level of expenditures and the percent of purchases made locally. The communities of East Texas which have the largest expenditures also purchase a high percent of their goods and services locally. Somewhat surprisingly, most communities in our study are capturing a large percent of the study participants expenditures.

Although there is a wide range in the percent of dollar expenditures that a local community captures, on average a large percent (74 percent) of purchases are made within the county of residence (Table 17). Study participants from Payne County reported purchasing an average of only 62 percent of their goods and services from businesses within the county as compared to 84 percent for households in Garland County. The households in Benton County (81 percent) and the East Texas communities (80 percent) also did the majority of their shopping locally.

Table 17: Expenditures in County of Residence

Expense Category	Benton	Garland	Clark	East Texas	Dela-ware	Cherokee	Payne	Total
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Lawn & Garden	96	95	93	94	96	93	70	90
Personal Care	96	99	88	93	81	93	78	90
Groceries	97	90	87	93	85	90	76	89
Household Upkeep	87	94	89	93	89	95	78	88
Utilities	91	86	94	97	88	83	74	88
Housing Expense	84	95	87	83	88	85	71	84
Household Goods	83	85	74	86	82	77	65	79
Health Care	86	86	74	69	64	61	66	74
Transportation	74	85	73	81	58	74	55	72
Dining & Drinking	77	83	58	77	60	66	54	68
Gifts	78	76	57	70	61	56	63	67
Taxes	70	71	65	85	72	29	54	67
Clothing	74	78	47	67	58	59	56	64
Entertainment	71	72	56	69	50	58	60	63
Insurance	70	50	59	64	43	48	42	56
Alcohol/Tobacco	66	93	32	55	60	65	25	51
Total (Average)	81	84	71	80	71	71	62	74

Housing

A major expenditure of retiree households when moving to a community is housing. Most households (90 percent) in the study purchased their own home, apartment, or condominium. Most (86 percent) live in single family homes, although a few reside in apartments, mobile homes, condominiums, and nursing homes (Table 18). The purchase of a home is a one-time expenditure that benefits the local economy. However, local governments and school districts continue to reap benefits because of the property taxes they collect on the homes.

Table 18: Residence - Own or Rent?

Residence	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Own	93.6	94.1	78.3	97.7	91.3	66.7	91.1	89.8
Rent	6.4	5.9	21.7	2.3	8.7	33.3	8.9	10.2
Total	100	100	100	100	100	100	100	100
Total (N)	(47)	(34)	(23)	(43)	(23)	(21)	(45)	(236)

The homes owned by the study participants have a higher than average market value of all homes in the county and , therefore, the retirees pay a proportional larger share of property taxes. Of those owning homes, the market value of their homes ranges from less than $10,000 to over $280,000. The estimated median value of their homes is between $60,000 and $70,000 which is higher than the average value of homes in the counties in this study as reported in the 1990 Population Census (Table 19) except for Benton County. Sixty-nine percent of the households purchased or built their homes since 1984.

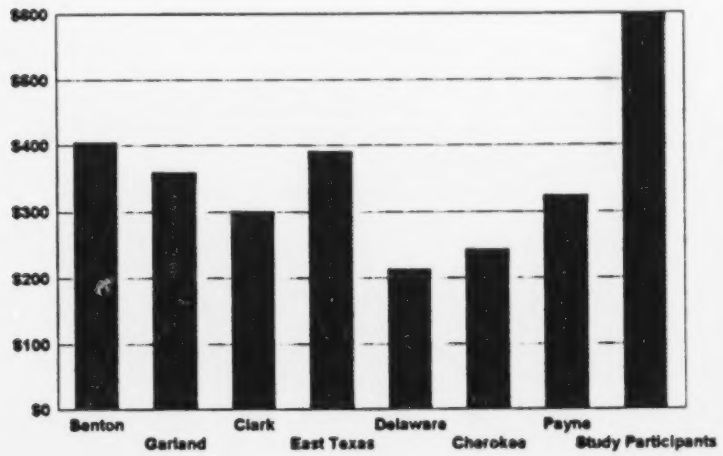
Table 19: Average Home Cost by Community

	Benton	Garland	Clark	East Texas	Dela-ware	Cherokee	Payne	Total
	($)	($)	($)	($)	($)	($)	($)	($)
Participants								
Purchase Price								
Average	72,604	79,429	91,250	66,186	66,684	56,520	59,489	69,614
Median	65,000	67,520	104-,000	50,000	59,000	61,700	60,000	69,614
Estimated Value								
Median[1]	60,000	70,000	100-,000	60,000	60,000	60,000	60,000	60,000
County								
Median[2]	64,256	58,215	42,727	57,299	48,878	47,560	55,688	

[1]The estimated median values are in ranges with the lowest end of the range provided in the table, for example, $60,000 means a range between $60,000 and $70,000.
[2]Computed in 1991 dollars using figures from 1990 Population Census and adjusted to 1991 dollars using the consumer price index.

While most of the retirees own their residence, the 27 who rent said they paid from about $200 to over $700 per month for rent. The median rent is between $600 and $700 per month, which is considerably more than the median rent in the communities in the study (Figure 16). The median rent as reported in the 1990 Census of Population and adjusted to 1991 dollars ranges from $301 in Clark County to $405 in Benton County.

Figure 16: Median Rent of Participants versus County Populations



Vehicles

Another "big ticket" item which in-migrating retirees purchase is vehicles, including automobiles, trucks, and boats. The 180 households responding to this question reported owning 367 vehicles or an average of two vehicles per household. Over half of the vehicles purchased are automobiles (57 percent) and nearly one-fourth are trucks or pickups (Table 20). Boats and other vehicles comprise 20 percent of the vehicles purchased.

Table 20: Vehicles Purchased

Vehicles	Benton	Garland	Clark	East Texas	Dela-ware	Cherokee	Payne	Total
Cars	43	30	39	29	24	15	28	208
Trucks & Pickups	17	9	12	20	10	3	14	85
Boats	6	8	5	10	8	3	1	41
Other Vehicles	7	3	5	2	10	4	2	33
Total	73	50	61	61	52	25	45	367
Households (n)	(38)	(25)	(26)	(32)	(20)	(13)	(26)	(180)

The extent of the economic impact on the local economy depends on the cost of the vehicles and where the vehicles were purchased. Households spent an average of nearly $11,000 on vehicles (Table 21). The average vehicle expenditure varied somewhat among communities, ranging from an average of $8,581 in Delaware County to an average vehicle expenditure of $13,148 in the East Texas communities.

Overall about half of the vehicles were purchased in the county of residence. The study participants in the East Texas communities and Delaware County purchased a higher percent of their vehicles in the county than did those in Benton and Clark counties. Of the 180 responses, 70 percent said they purchased their vehicles in either the same year they moved to their current residence or afterwards. However, households in Delaware and Clark counties,

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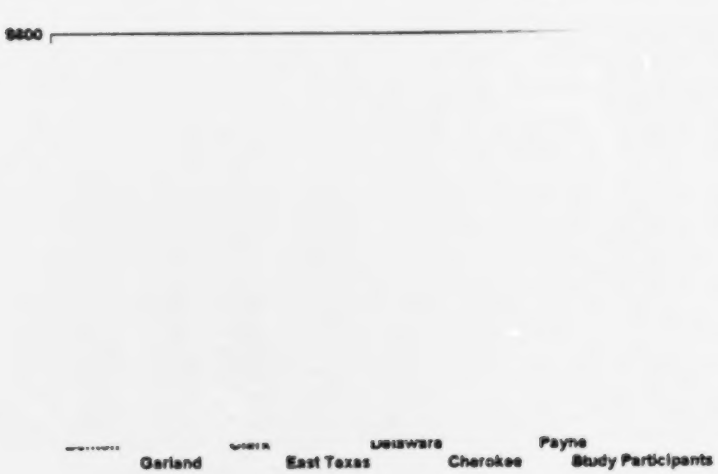

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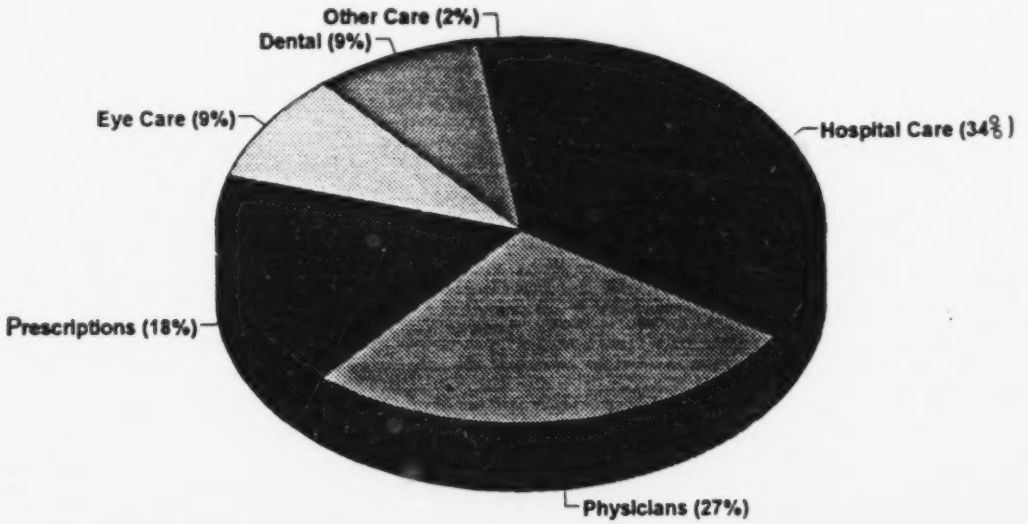
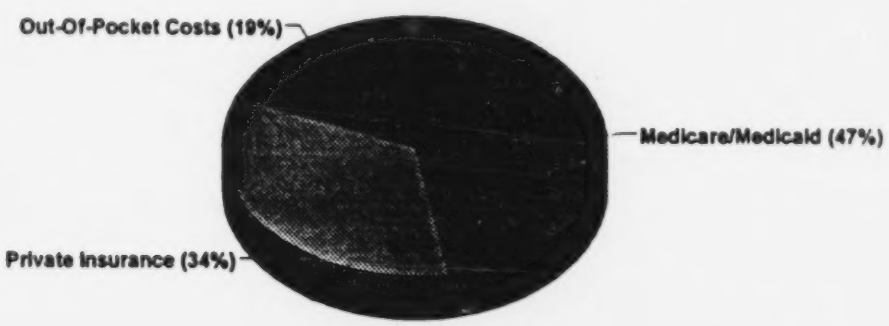
Hospital-based health care was the single largest expense category constituting 34 percent of total reported health care costs (Figure 17). Another 27 percent of health care costs were for physicians and office based practices. Prescriptions, probably the least variable expense among communities, made up 18 percent of health care costs. Very few households reported any home health care or nursing home health care expenses. This in part reflects the way our sample was selected and that people who in-migrate tend to be in good health.

Figure 17: Health Care Expenses



Even though health care costs are high for some households, the respondents do not pay directly for most medical expenses. The respondents reported that about 47 percent of total health care costs were paid by Medicare (Figure 18). Another 34 percent was paid by private health insurance and the remaining 19 percent was paid from "other sources", including payments made by the households.

Figure 18: Payment of Health Care Costs



Of those receiving Medicare payments, the average percentage of health care costs paid by Medicare was much higher than for the other 25 households. Seventeen households reported receiving Medicare benefits which paid from 30 percent to 100 percent of their health care costs. For the households receiving Medicare benefits, Medicare paid for an average of 67 percent of their health care costs.

Economic Impact of Local Expenditures

The economic impact of retiree households on the local area varies among the study areas depending on the average household expenditure and the percent of expenditures made within the county. A high average household expenditure does not guarantee a high local impact. The number of new jobs created within the county of residence as a result of retiree spending varied from about one-half to one job per household (Table 23).

The retirees spend an average of nearly $25,000 of which 74 percent or $18,500 is spent within the county of residence. Due to differing percent of purchases made locally and different local multipliers, the total economic impact from this expenditure varies considerably. Additional personal income resulting from a retiree household expenditure ranges from $7,726 to $15,166 and value added to the local economy ranges from $16,805 to $29,698.

Table 23: Economic Impact of Retirees in County of Residence[1]

Study Region	Retiree Households	Retiree In-migrants	Expenditure per Household	Value added per Household	New Employee Income per Household	Jobs Per Retiree	Jobs Per Household
			($)	($)	($)		
Cherokee, OK	14	27	26,791	29,698	13,102	0.48	0.93
Delaware, OK	20	40	20,062	23,607	9,844	0.28	0.55
Payne, OK	38	73	25,320	23,456	15,166	0.52	1.00
East Texas	25	45	29,138		10,300	0.58	1.00
Benton, AR	38	67	23,027	16,805	7,726	0.30	0.53
Garland, AR	25	46	24,249	21,932	12,592	0.35	0.64
Clark, AR	23	45	25,976	19,739	10,230	0.44	0.87
Florida[2] (1985-90)	231,000	392,700	21,212			0.41	0.69

[1]The multipliers used to derive the economic impacts were generated by IMPLAN, an input-output model developed by the U.S. Forest Service.

[2]Results presented in a study by Sastry (1992).

These economic impacts are in addition to any one-time purchases of homes and vehicles not reported on their current annual expenditures.

Although the number of jobs created per retiree household varies among communities, the average for all communities approximates the results obtained by Sastry (1991) for Florida elderly residents. However, there are two differences between the studies which need mentioning. First, our study included only retiree in-migrants, whereas Sastry's study included all elderly residents. Retiree in-migrant incomes tend to be higher than for the total elderly population. Second, we used county level economic multipliers generated from IMPLAN, whereas Sastry used state multipliers obtained from RIMS II. Local area multipliers are usually smaller than statewide multipliers. Since these two differences have opposing influences on the net economic impact, they may diminish the differences between the two studies.

While the average impacts from retiree spending in our study may approximate Sastry's results for Florida, our study identifies substantial differences in the economic impact among communities. Therefore, the potential benefits rural communities can expect to obtain from a policy of attracting retirees will vary substantially.

Conclusions

The people in this study who migrated to Arkansas, Oklahoma, and Texas upon retirement, came from many different regions of the United States. Although Arkansas attracts people from all regions of the United States, Texas and Oklahoma attract the majority of their in-migrant retirees from within the state and contiguous states. People in the study came to their current residence primarily for the climate and scenic beauty as well as a low cost of living, good medical facilities, and many recreational opportunities. Although most of their friends are in-migrants, like themselves, they are active in local affairs.

These in-migrants are a substantial resource to the community through their contribution to local government and nonprofit organizations. The participants living in planned retirement/recreation communities volunteer most often. Like elsewhere, most in-migrant retirees vote and a majority support local initiatives, including millage increases to fund education.

Their average household incomes are generally higher than local residents and they purchase a large percent of goods and services in their county of residence. Since a large percent of their income comes from outside the county, their purchases in the county creates between one-half and one job per household depending on the level of their spending and local multiplier effects.

While some generalizations about the in-migrant retirees in our study have been made, it is important to recognize that there are differences in what people want after retiring. If communities are to be successful in recruiting retirees to relocate in their community, they will market their attributes to a select group of retirees wanting similar attributes in their retirement residence.

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APPENDIX

Table A1: Retirement Study Participants By Community and State

Survey	Benton	Garland	Clark	East Texas	Dela-ware	Cherokee	Payne	Arkansas	Texas	Oklahoma	Total
Focus Group Participants											
Persons	50	35	25	44	23	27	45	110	44	95	249
Households	39	26	19	37	19	18	35	84	37	72	193
Expenditure Survey											
Households	38	25	26	32	20	12	26	89	32	58	179

Table A2: Age of Participants By Community and State

Age Category	Benton	Garland	Clark	East Texas	Dela-ware	Cherokee	Payne	Arkansas	Texas	Oklahoma	Total
Less Than 60	3	3	0	3	1	2	3	6	3	6	15
60-69	21	18	16	23	11	5	13	55	23	29	107
70-79	18	10	5	15	8	11	23	33	15	42	90
80 and above	5	3	3	2	2	7	5	11	2	14	27
Totals	47	34	24	43	22	25	44	105	43	91	239

Table A3: Percent of Friends That Are In-Migrants

In-Migrant Friends	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
0%	2.1	9.1	14.3	0.0	0.0	3.7	11.9	5.5
25%	2.1	6.1	71.4	28.6	0.0	11.1	40.5	21.2
50%	4.2	24.2	9.5	11.9	4.3	33.3	33.3	17.4
75%	39.6	27.3	4.8	52.4	47.8	29.6	11.9	31.8
100%	52.1	33.3	0.0	7.1	43.5	22.2	2.4	23.7
Total(N)	100(48)	100(33)	100(21)	100(42)	100(23)	100(27)	100(42)	100(236)

Table A4: Educational Attainment of Participants (in percent)

Educational Attainment	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
	%	%	%	%	%	%	%	%
Elementary	6	6	0	0	0	7	2	3
Secondary	33	30	9	51	36	30	36	34
Technical/Assoc.	20	18	13	9	27	22	16	17
College	16	33	22	12	23	19	11	18
Post-graduate	25	12	57	28	14	22	36	27
Total (N)	100(49)	100(33)	100(23)	100(43)	100(23)	100(27)	100(45)	100(242)

Table A5: Previous Occupation of Study Participants

Occupation	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
Business Owners	4		1	3		2		10
White Collar	2	2	1	3				8
Professional & Technical	6	5	4	4	3	6		28
Management & Administrative	13	9	7	16	7	9		61
Craftsmen/Operators	3	3	1	2	3			12
Transport Workers	3			1	1			5
Sales Workers	1	2		4	1			8
Clerical	7	6	1	6	3	4		27
Service	4	4	9	3	3			23
Laborers	2				1	1		4
Household	1					1		2
Total	46	31	24	42	22	23	0	188

Table A6: Household Income Category by Community and State (Percent)

Income	Benton	Garland	Clark	East Texas	Dela-ware	Cherokee	Payne	Arkansas	Texas	Oklahoma	Total
	%	%	%	%	%	%	%	%	%	%	%
Under $5,000	3	0	0	6	7	6	0	1	6	3	3
$5,000 to $9,999	9	10	0	0	0	0	9	7	0	4	5
$10,000 to $14,999	6	0	6	6	20	11	0	4	6	7	6
$15,000 to $19,999	15	24	18	15	7	6	12	18	15	9	14
$20,000 to $29,999	27	19	18	24	20	17	18	23	24	18	21
$30,000 to $39,999	12	24	0	18	27	33	24	13	18	27	19
$40,000 to $49,999	12	10	29	15	13	11	21	15	15	16	16
$50,000 to $69,999	15	10	24	12	0	17	9	15	12	9	12
$70,000 and Above	0	5	6	6	7	0	9	3	6	6	5
Totals (N)	100(33)	100(21)	100(17)	100(34)	100(15)	100(18)	100(34)	100(71)	100(34)	100(67)	100(172)

Table A7: States of Origin of Retired In-Migrants by Community

State	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
Arkansas	1	2	8	1		3	1	16
Arizona				4				4
Alaska					1			1
California	4	7		1	1	1	7	21
Colorado	2	1						3
District of Columbia							1	1
Georgia			1				1	2
Iowa	2		1		1		1	5
Illinois	2	5	1	3		3	1	15
Indiana		4				3		7
Kansas	4	1			9	3	1	18
Kentucky	3							3
Louisiana		2	1					3
Maryland		4						4
Michigan					3			3
Minnesota					1	1		2
Missouri	5	1	1	2				9
North Carolina			2					2
Nebraska	2				3		3	6
New Mexico	2		1		1			4
Nevada			1					1
New York	3							3
Ohio		2						2
Oklahoma	5		1		6	7	25	44
Oregon			2					2
South Carolina	1							1
South Dakota	2							2
Texas	2	2	2	29		2	6	43
Virginia	2			3		1		6
Wisconsin	2	3						5
Washington	2							2
Overseas			2					2

Table A8: How Local Residents Make In-Migrant Retirees Feel

Categories	Benton	Garland	Clark	East Texas	Dela-ware	Cherokee	Payne	Arkansas	Texas	Oklahoma	Total
	%	%	%	%	%	%	%	%	%	%	%
Welcome	69	74	87	84	77	100	82	75	84	86	81
Somewhat Welcome	27	17	13	14	18	0	13	20	14	11	16
Not Welcome	4	9	0	2	5	0	5	5	2	3	3
Total (N)	100(49)	100(35)	100(23)	100(43)	100(22)	100(27)	100(45)	100(107)	100(43)	100(94)	100(244)

Table A9: Average Response To Detractive Features of Retirement Community

Detractions	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
No Business Opportunities	2.93	2.59	2.62	2.59	2.44	2.96	2.81	2.73
Unpleasant Climate	2.63	2.71	2.62	2.39	2.22	2.78	2.55	2.56
High cost of Living	2.81	2.57	2.45	2.58	2.15	2.83	2.73	2.63
No Cultural Opportunities	2.74	2.44	2.95	2.42	2.29	3.00	2.75	2.67
Far From Family	2.36	2.27	2.57	2.52	2.20	2.50	2.78	2.47
Far From Freinds	2.44	2.35	2.67	2.48	2.55	2.61	2.75	2.54
High Housing Costs	2.84	2.71	2.73	2.64	2.50	3.00	2.83	2.76
No Adult Education	2.83	2.93	2.86	2.63	2.63	3.00	2.83	2.82
Poor Medical Care	2.60	2.55	2.81	2.06	2.42	2.60	2.81	2.55
No Retirement Opportunities	2.83	2.77	2.82	2.41	2.83	3.00	2.86	2.78
No recreational Opportunities	2.86	2.79	2.73	2.47	2.74	2.96	2.83	2.77
Far From Native Area	2.74	2.53	2.71	2.64	2.69	2.87	2.81	2.71
No Scenic Beauty	2.88	2.89	2.90	2.78	2.89	3.00	2.86	2.88
High Tax Rates	2.68	2.66	2.82	2.20	2.10	2.78	2.78	2.58

Table A10: Registered Voters By Community

Registered	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
	%	%	%	%	%	%	%	%
Yes	96	91	88	95	100	89	87	92
No	4	9	12	5	0	11	13	8
Total(N)	100(50)	100(34)	100(24)	100(42)	100(23)	100(27)	100(45)	100(245)

Table A11: In-Migrant Retiree Annual Income By Source

Source of Income	Benton	Garland	Clark	East Texas	Dela-ware	Cherokee	Payne	Arkansas	Texas	Oklahoma	Total
	$	$	$	$	$	$	$	$	$	$	$
Social Security	10,174	8,251	8,662	8,506	9,372	11,760	6,868	9,241	8,506	8,883	8,977
Govt Pensions	4,813	3,428	10,022	8,545	2,382	9,506	14,671	5,569	8,545	10,264	7,746
Dividends & Interest	5,617	2,691	3,935	7,741	1,673	3,878	7,962	4,339	7,741	5,287	5,266
Other Income	4,423	7,706	7,812	2,961	2,631	4,063	4,999	6,198	2,961	3,937	4,803
Private Pensions	3,459	7,076	706	7,276	6,606	2,931	0	3,944	7,276	2,414	4,063
Annuities	6,435	574	1,888	2,619	1,385	1,373	2,255	3,607	2,619	1,792	2,797
Wages & Salaries	1,200	1,083	8,478	4,111	831	38	2,437	2,814	4,111	1,359	2,567
Rental Income	1,148	104	1,553	610	1,200	900	3,092	920	610	2,007	1,232
Farm Income	51	0	2,206	565	1,538	0	742	524	565	715	597
Other Government	62	0	272	0	2,262	113	0	90	0	567	236
Business Income	429	0	0	0	0	0	0	200	0	0	93
Total Income	37,812	30,913	45,534	42,665	29,879	34,560	43,025	37,447	42,665	37,225	38,376

Table A12: Means of Vehicle Items by Community

Item	Benton	Garland	Clark	East Texas	Delaware	Cherokee	Payne	Total
Vehicle purchase, since moving	1.63	.08	4.33	3.00	4.83	1.39	.50	2.22
Year vehicle purchased	1986	1986	1987	1987	1796	1907	1988	1954
Year moved to present county	1984	1986	1983	1984	1982	1985	1984	1984
Where vehicle was purchased	2.78	2.60	2.75	2.43	2.29	2.60	2.51	2.58
Cost of vehicle (in $s)	10,517	11,368	11,568	13,148	8,581	9,960	10,695	10,954

Table A13: Mean and Vehicles Purchased Before, During and After Moving to Study Communities

Vehicles Purchased	# of Cases
Before Moving	102
Year of Moving	27
After Moving	160

RETIREMENT IN-MIGRATION QUESTIONNAIRE

University of Arkansas / Cooperative Extension Service

We are studying the impact of retirees who move into rural communities such as Garland County. You have been selected to participate in this research panel, to obtain your views and opinions, and provide information about yourself.

Many rural communities want to attract retirees to stimulate their economies and enhance their population base. They want information about the costs and benefits of such a strategy, as well as ideas about how they might be able to make themselves attractive to potential retirees. As a retired in-migrant to this community, you can provide invaluable information which we will summarize and present to rural community leaders and participants of the study.

We will be proceeding through the questionnaire a section at a time. First, you will answer the questions on a section, then we will discuss the questions and your responses. We appreciate your willingness to share your time and information with us.

Identification Number _____

RESIDENCE.--First, we want to ask some questions about your residential history, and especially about your move to this County. Please answer the questions on this page.

1. When did you move to this county? MONTH_____ YEAR_____

2. Where did you move from?

CITY_____ STATE_____

COUNTY_____ ZIP CODE_____

3. Was this (Number 2 above) where you were living when you retired from your last full-time occupation?

[ ] Yes (IF YES, GO TO QUESTION 4)
[ ] No (PLEASE GIVE RESIDENCE WHEN YOU RETIRED FROM LAST JOB)

CITY_____ STATE_____

COUNTY_____ ZIP CODE_____

4. Is your home in this county your only residence?

[ ] Yes (IF YES, GO TO QUESTION 7)
[ ] No

5. If you have another residence, or other residences, where is the main one?

CITY_____ STATE_____

COUNTY_____ ZIP CODE_____

6. Where do you maintain your legal residence?

[ ] Here
[ ] Place of origin (Question 2)
[ ] Major "other" residence (Question 5).
[ ] Elsewhere (Please specify _____)

7. What months do you usually spend at your residence here, in this county. (CIRCLE THE MONTHS YOU SPEND HERE.)

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

DECISION TO MOVE TO CURRENT RESIDENCE.--We need information about your decision to move. We would like to know what attracted you here, as well as anything that might detract from this area as a place to retire. Please answer the questions on pages 3 through 5.

8. Were the following factors important in **ATTRACTING** you to your current residence? (CIRCLE "VERY", "SOMEWHAT," OR "NOT AT ALL," DEPENDING UPON HOW IMPORTANT THIS REASON WAS TO YOU.)

a.	Business or employment opportunities	VERY	SOMEWHAT	NOT AT ALL
b.	Climate	VERY	SOMEWHAT	NOT AT ALL
c.	Low Cost of Living	VERY	SOMEWHAT	NOT AT ALL
d.	Cultural events	VERY	SOMEWHAT	NOT AT ALL
e.	Closer to family	VERY	SOMEWHAT	NOT AT ALL
f.	Closer to Friends	VERY	SOMEWHAT	NOT AT ALL
g.	Low housing costs	VERY	SOMEWHAT	NOT AT ALL
h.	Adult Educational Opportunities	VERY	SOMEWHAT	NOT AT ALL
i.	Good Medical Care available	VERY	SOMEWHAT	NOT AT ALL
j.	Planned retirement communities	VERY	SOMEWHAT	NOT AT ALL
k.	Recreational Opportunities	VERY	SOMEWHAT	NOT AT ALL
l.	Return to native area	VERY	SOMEWHAT	NOT AT ALL
m.	Scenic beauty	VERY	SOMEWHAT	NOT AT ALL
n.	Modest tax rates	VERY	SOMEWHAT	NOT AT ALL

9. Were there any other important factors you considered when assessing potential retirement areas? (PLEASE LIST)

1)_____

2)_____

3)_____

10. What were the two most important attractions affecting your decision to move to your current residence (from questions 8 and 9)? (PLEASE LIST IN ORDER OF IMPORTANCE.)

1)_____

2)_____

(PLEASE GO TO THE NEXT PAGE)

11. What factors **DETRACT** from this county as a place to retire? (CIRCLE "VERY", "SOMEWHAT," OR "NOT AT ALL," DEPENDING UPON HOW IMPORTANT THIS FACTOR IS TO YOU.)

a.	No business or employment opportunities	VERY	SOMEWHAT	NOT AT ALL
b.	Climate	VERY	SOMEWHAT	NOT AT ALL
c.	High Cost of Living	VERY	SOMEWHAT	NOT AT ALL
d.	No cultural events	VERY	SOMEWHAT	NOT AT ALL
e.	Far from family	VERY	SOMEWHAT	NOT AT ALL
f.	Far from Friends	VERY	SOMEWHAT	NOT AT ALL
g.	High housing costs	VERY	SOMEWHAT	NOT AT ALL
h.	No adult educational opportunities	VERY	SOMEWHAT	NOT AT ALL
i.	Inadequate Medical Care available	VERY	SOMEWHAT	NOT AT ALL
j.	No planned retirement communities	VERY	SOMEWHAT	NOT AT ALL
k.	No or poor Recreational Opportunities	VERY	SOMEWHAT	NOT AT ALL
l.	Far from native area	VERY	SOMEWHAT	NOT AT ALL
m.	No Scenic beauty	VERY	SOMEWHAT	NOT AT ALL
n.	High tax rates	VERY	SOMEWHAT	NOT AT ALL

12. What other factors detract from this area as a place to retire? (PLEASE LIST)

1)_____

2)_____

3)_____

13. From questions 11 and 12, please list the two most important factores that detract from this area as a place to retire? (PLEASE LIST IN ORDER OF IMPORTANCE).

1)_____

2)_____

(PLEASE GO TO THE NEXT PAGE)

14. Of the friends you have made here, what proportion are inmigrants, like yourself? (CIRCLE THE ANSWER WHICH BEST APPROXIMATES YOUR RESPONSE).

NONE 1/4 1/2 3/4 ALL

15. In general, would you say the local residents have made you feel (CIRCLE YOUR RESPONSE).

WELCOME SOMEWHAT WELCOME NOT WELCOME

16. Would you recommend this area as a good place to retire?

[ ] Yes [ ] No (If you said "No," would you give your reason(s)?

_____

_____

_____

COMMUNITY INVOLVEMENT.--Now we would like to know about your involvement in organizations, in the community, and your volunteer work in your community. Please complete pages 6 and 7.

17. Please fill in the table below concerning your memberships, the offices you hold, and the approximate amount of volunteer time you contribute to each group of organizations.

	Number of memberships	Number of major offices you hold (President, Chairman, Committee Chairman, etc.)	How many hours do you volunteer per week?
Civic or Service Clubs			
Professional or Business Org.			
Fraternal Societies			
Churches or Church Organizations			
Issue or Interest Groups or Orgs. (e. g. AARP)			
Others (Please Specify ___ _____ _____			

18. Do you hold any administrative or political offices, or serve on boards or advisory committees of businesses, commissions, or public agencies?

[ ] Yes [ ] No (IF NO GO TO QUESTION 20 ON THE NEXT PAGE)

19. Please list the offices you hold, indicate your position, and indicate how much time you usually spend per week in this position.

Name of Position or Agency	Your position	Hours spent per week
Type of Organization		

20. Do you provide other volunteer services in your community which are not already included above? (for example, tutor in school, hospital auxiliary, etc.) If so, please fill in below.

Type of volunteer work and agency it involves	Hours contributed per week

POLITICAL INVOLVEMENT AND LOCAL GOVERNMENT.--We have a few questions about your involvement in local politics and your opinions about taxes and local government. Please complete this page.

23. Are you registered to vote in this area?

[ ] Yes [ ] No (IF NO, GO TO QUESTION 27)

24. Do you vote in local elections?

[ ] Yes [ ] Sometimes [ ] No

25. Have you voted on any school millage increases since you've been here?

[ ] Yes [ ] No (IF NO, GO TO QUESTION 27)

26. If yes, can you remember how you voted?

[ ] For [ ] Against [ ] Don't remember

27. How satisfied are you with the local government?

[ ] VERY SATISFIED
[ ] SATISFIED
[ ] UNCERTAIN (If dissatisfied, why? _____
[ ] DISSATISFIED
[ ] VERY DISSATISFIED _____

28. What are your feelings about the local tax structure?

[ ] It's fair [ ] No opinion [ ] It's not fair (Why? _____

---

29. Compared to your pre-retirement residence, are the taxes you pay here more, less or about the same for the following tax categories? (PLEASE ENCIRCLE THE WORDS, "MORE" "ABOUT THE SAME" "LESS," OR "DON'T KNOW" WHICH RESPRESENTS YOUR ANSWER).

a. **Property Tax**	MORE	ABOUT THE SAME	LESS	DON'T KNOW
b. **Sales Tax**	MORE	ABOUT THE SAME	LESS	DON'T KNOW
c. **Income Tax**	MORE	ABOUT THE SAME	LESS	DON'T KNOW
d. **Total Taxes**	MORE	ABOUT THE SAME	LESS	DON'T KNOW

USE OF SERCVICES.--We would like to know about your use of various special services frequently used to senior citizens. Please complete this page.

30. Do you, or does any member in your family	Yes	No	Frequency Per Week	Do You Pay?
a. Live in federally subsidized housing?			XXXXXXXXX	
b. Use homemaker or chore services?				
c. Use home health care services?				
d. Use elderly public transportation services?				
e. Use Eldercare or other case management?				
f: Go to meal sites for older adults?				
g. Get Meals on Wheels delivered?				
h. Other services (specify)				
31. If you said "Yes," please indicate how frequently per week you use this service, and check [X] if you are required to pay for it.				

DEMOGRAPHICS.--Please complete this page of information about yourself.

32. What year were you born? [_____]

33. Are you [ ] Male [ ] Female

34. What is the highest level of education you have completed? (PLEASE CHECK ONLY ONE).

ELEMENTARY SCHOOL	[ ]
SECONDARY SCHOOL	[ ]
TECHNICAL OR ASSOCIATE DEGREE	[ ]
UNDERGRADUATE COLLEGE DEGREE	[ ]
GRADUATE COLLEGE DEGREE	[ ]

35. What was your last full-time job or occupation?

_____ ¦ _____

(Job title, or what you did) (Industry in which employed)

36. Are you currently employed? [ ] Yes [ ] No (IF NO, GO TO 40).

37. If yes, is the job? [ ] Full-time [ ] Part-time

38. Approximately how many hours per week do you work at your job? (CIRCLE THE CORRECT ANSWER)

LESS THAN 15 BETWEEN 15 AND 29 BETWEEN 30 AND 39 40 OR MORE

39. What is your current job or occupation?

_____ ¦ _____

(Job title, or what you did) (Industry in which employed)

40. What is your current marital status? (CIRCLE THE ANSWER).

MARRIED WIDOWED DIVORCED SINGLE

41. How many people are living in your immediate household?

NUMBER OF PEOPLE IN HOUSEHOLD_____

42. What is the relationship of (this person) (these people) to you? (CHECK ALL THAT APPLY)

[ ] Spouse
[ ] Brother/Sister
[ ] Child
[ ] Parent
[ ] Father or Mother-in-law
[ ] Niece/Nephew
[ ] Aunt/Uncle
[ ] Grandchild
[ ] Friend (no relation)

HOUSING.--Housing is an important expenditure, which has a significant impact upon the local economy. Therefore, we need to have some information about your housing. Please complete this page.

43. What type of housing do you live in?

[ ] House
[ ] Condominium
[ ] Retirement/nursing home
[ ] Apartment
[ ] Mobile Home
[ ] Other (Please Specify _____)

44. Do you own or rent your accommodations?

[ ] Own [ ] Rent (IF YOU RENT, GO TO QUESTION 48)

45. What would you estimate the market value of your home to be? (PLEASE CIRCLE THE CATEGORY WHICH REFLECTS THE MARKET VALUE OF YOUR HOME)

less than $20,000	$80,000 to $99,999
$20,000 to $39,999	$100,000 to $149,999
$40,000 to $59,000	$150,000 and above
$60,000 to $79,999	

46. When did you purchase (or build) your home? _____Month _____Year

47. What was the purchase price or construction cost? $_____ (PLEASE GO TO QUESTION 49)

48. If you rent your accommodations, what is your monthly rent? (PLEASE CIRCLE THE CATEGORY WHICH INDICATES THE RENT YOU PAY)

Less than $200	$400 to $499
$200 to $299	$500 to $599
$300 to $399	$600 to $699
	$700 and above

INCOME--It is, of course, your income and how you spend it that the most directly affects the local community's economy. Please answer the questions on this page.

49. Please estimate your 1991 before tax household income. (CIRCLE THE CORRECT CATEGORY)

UNDER $5,000	$15,000 to $19,999	$40,000 to $49,999
$5,000 to $9,999	$20,000 to $29,999	$50,000 to $69,999
$10,000 to $14,999	$30,000 to $39,999	MORE THAN $69,999

50. How much income do you receive from each of the following categories? (FOR THE SAKE OF COMPLETENESS, PLEASE FILL OUT ALL BLANKS. USE "0" IF YOU RECEIVE NO SUCH INCOME.)

INCOME NORMALLY RECEIVED MONTHLY (GIVE MONTHLY FIGURES)

a.	Wages, Salary & Professional Fees	$_____ Per/Mo.
b.	Social Security/Railroad Retirement	$_____ Per/Mo.
c.	Federal, State & Local Pensions	$_____ Per/Mo.
d.	Other Government Sources	$_____ Per/Mo.
e.	Private Pensions	$_____ Per/Mo.
f.	IRA, Keogh or other Annuity	$_____ Per/Mo.
g.	Net Rental Income	$_____ Per/Mo.
h.	Other Monthly Sources (Specify) _____	$_____ Per/Mo

_____

INCOME NORMALLY RECEIVED ANNUALLY (GIVE ANNUAL FIGURES)

i.	Farm Income	$_____ Per/Yr.
j.	Business Profits	$_____ Per/Yr.
k.	Interest, Dividends, Royalties & rents	$_____ Per/Yr.
l.	Other Annual Income (Specify) _____	$_____ Per/Yr.

_____

51. What percent of your income do you spend? _____%

52. What percent of your income do you save? _____%

Thank you for providing this information. It will be used to compile statistical averages and profiles assessing the impact of retirement in-migration.

Identification Number _____

HOUSEHOLD EXPENDITURE SURVEY

EXPENDITURES

1. How much do you spend for the following items? Please report either weekly, monthly or annually, whichever is easiest to recall. (Please write "0" if nothing spent on a particular item.)

	Weekly ($)	Monthly ($)	Annually ($)
a. **Groceries**	_____	_____	_____
b. **Clothing**	_____	_____	_____
c. **Transportation** (including)	_____	_____	_____
Public & Taxi			
Gas & Oil			
Vehicle Maintenance & Repair			
Registration & License fees			
Auto payment (include finance charge)			
Travel Club Fees			
d. **Entertainment** (including)	_____	_____	_____
Books, Recordings, Videos, Photographs			
Craft Material & Hobbies			
Tickets for movies, plays, sports events			
Newspapers & magazines			
Educational Fees			
Country, Golf & other club fees			
Travel (Tours, Cruises, Vacation expenses)			
Boat/recreation vehicle payments (include finance charge)			
Recreational and sporting equipment			
e. **Upkeep of home, furnishings & appliances** ...	_____	_____	_____
Housewares			
Services			
Minor repairs			
Office supplies			
f. **Lawn & Garden**	_____	_____	_____
Hardware, Lawn & Garden supplies			
Services			
Tools and Yard equipment			
g. **Gifts**	_____	_____	_____
Charity			
Family & Friends			

EXPENDITURES (Continued)

	Weekly ($)	Monthly ($)	Annually ($)
h. **Health**	_____	_____	_____
Medical (out of pocket costs)			
Dental (out of pocket costs)			
Eye Care			
i. **Taxes**	_____	_____	_____
Property (Real & Personal)			
Income			
j. **Insurance**	_____	_____	_____
Health Insurance			
Auto Insurance			
Home/Renters Insurance			
Other Insurance (Specify_____)			
k. **Utilities**	_____	_____	_____
Natural Gas			
Electric			
Fuel Oil/Other heating oil			
Telephone			
Water & Sewage			
Garbage			
Cable TV			
l. **House**	_____	_____	_____
Mortgage payments			
Monthly rent			
Homeowners association fees			
Major house repair			
m. **Household Goods**	_____	_____	_____
Furniture			
Draperies & Floor Coverings			
Appliances & Electronic Equipment			
Check & Credit Card Fees			
n. **Personal Care**	_____	_____	_____
o. **Alcohol/Tobacco Products**	_____	_____	_____
p. **Dining & Drinking away from home**	_____	_____	_____

WHERE YOU SPEND YOUR MONEY

2. Please indicate **where** you spend your money. Estimate the percent (proportion) of each expense which you spend within the **Community**; outside the Community, but within the **County**; outside the County, but within the **State**; and outside the State. (The sum for each item should total to 100%)

	WHERE SPENT?			
	In Local Community (%)	Outside Community But Inside Garland County (%)	Outside Garland County But Inside Arkansas (%)	Outside Arkansas (%)
a. **Groceries**	_____	_____	_____	_____
b. **Clothing**	_____	_____	_____	_____
c. **Transportation**	_____	_____	_____	_____
d. **Entertainment**	_____	_____	_____	_____
e. **Upkeep of home, furnishings and appliances**	_____	_____	_____	_____
f. **Lawn & Garden**	_____	_____	_____	_____
g. **Gifts**	_____	_____	_____	_____
h. **Health**	_____	_____	_____	_____
i. **Taxes**	_____	_____	_____	_____
j. **Insurance**	_____	_____	_____	_____
k. **Utilities**	_____	_____	_____	_____
l. **House**	_____	_____	_____	_____
m. **Household Goods**	_____	_____	_____	_____
n. **Personal Care**	_____	_____	_____	_____
o. **Alcohol/Tobacco Products (home use)**	_____	_____	_____	_____
p. **Dining and Drinking (away from home)**	_____	_____	_____	_____

VEHICLES

3. Because of the importance of vehicle purchases, please fill in the table below indicating the vehicles you own, where you purchased them, their approximate purchase price, and, especially, where you purchased them.

Type of Vehicle	When Purchased (Years)	Approximate Purchase Price	Where Purchased (See 3a. below)
Cars:			
_____	_____	_____	1 2 3 4
_____	_____	_____	1 2 3 4
_____	_____	_____	1 2 3 4
Trucks, Pickups, or Vans:			
_____	_____	_____	1 2 3 4
_____	_____	_____	1 2 3 4
_____	_____	_____	1 2 3 4
Boats:			
_____	_____	_____	1 2 3 4
_____	_____	_____	1 2 3 4
Other Vehicles:			
_____	_____	_____	1 2 3 4
_____	_____	_____	1 2 3 4

3a. Now, please indicate, for each of the vehicles you listed above, where it was purchased, using the following codes:

1. Purchased in this Community
2. Purchased outside this Community but in this County
3. Purchased outside this County but in this State
4. Purchased outside the State

HOUSING

4. If you own your home, apartment, mobile home, or condominium at this residence, please list the type of residence, the year purchased (or constructed) and the purchase price or construction cost.

Type of Residence	Year Purchased	Purchased Price
_____	_____	$_____

HEALTH CARE

5. How much have you spent on the following health care items in the past calendar or tax year for yourself and your immediate household?

		Annual Expenditures ($)
a.	Physicians & Office based Practioners	_____
b.	Hospital-Based Health Care	_____
c.	Nursing Home	_____
d.	Home Care	_____
e.	Prescriptions	_____
f.	Dental	_____
g.	Eye Care	_____
h.	Other (Please specify _____)	_____

6. What percent of your health care expenses are covered by Medicare, by private insurance, and what percent is not paid by Medicare, Medicaid, or private insurance?

a.	Health expense paid by **Medicare or Medicaid** ..	_____%
b.	Health expense paid by **Private Insurance**	_____%
c.	Health expense **not** paid by Medicare, Medicaid, or Private Insurance	_____%
	Sum of (a+b+c) should equal	100 %

7. Does anyone in your household receive Medicaid benefits?

   [ ] Yes [ ] No

   a. If yes, what is the amount of benefits that were received during the last calendar or tax year? ..... $_____

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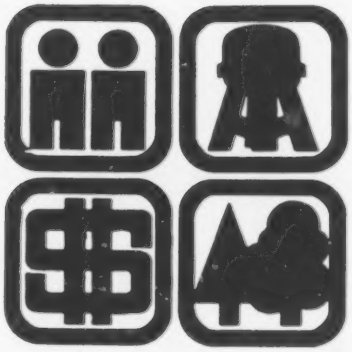

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SRDC Publication Number 184A **August 1994**